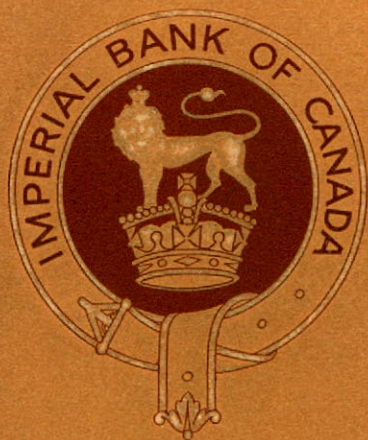




IMPERIAL BANK OF CANADA

FORTY-THIRD
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 22ND 1918.

Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED	.	\$10,000,000.00
CAPITAL PAID UP	. .	7,000,000.00
RESERVE FUND	. . .	7,000,000.00

Forty-Third Annual Report
1918

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - -	\$10,000,000.00
CAPITAL (PAID UP) - - -	\$7,000,000.00
RESERVE FUND - - - -	\$7,000,000.00

DIRECTORS

PELEG HOWLAND.....	PRESIDENT.
ELIAS ROGERS.....	VICE-PRESIDENT.
WM. RAMSAY of Bowland Stow, Scotland.	CAWTHRA MULLOCK.
WM. HAMILTON MERRITT, M.D., St. Catharines.	SIR WILLIAM GAGE.
SIR JAMES AIKINS, K.C., Winnipeg.	HON. W. J. HANNA, M.P.P.
JOHN NORTHWAY.	J. F. MICHIE.
	J. W. WOODS.
	E. HAY.

HEAD OFFICE, TORONTO

E. HAY, GENERAL MANAGER.	W. MOFFAT, ASST. GENERAL MANAGER.
G. D. BOULTON, CHIEF INSPECTOR.	A. E. PHIPPS, WESTERN SUPERINTENDENT.
R. S. CLARK, INSPECTOR.	H. T. JAFFRAY, INSPECTOR.
	W. G. MORE, SECRETARY.

BRANCHES

PROVINCE OF ONTARIO.

TORONTO—

Wellington and Leader Lane (Head Office).....	G. G. LEMESURIER.....	Manager
Adelaide and Victoria Sts.....	A. R. MARTIN.....	Ass't
Bathurst and Dupont Sts.....	D. COULSON.....	"
Bloor and Lansdowne Ave.....	G. R. MURTON.....	"
Davisville.....	R. G. WILKINSON.....	"
Dundas and Bloor Sts.....	A. H. WILSON.....	"
King and Sherbourne Sts.....	H. P. TAYLOR.....	"
King and Spadina Ave.....	W. H. SWAN.....	"
King and York Sts.....	H. C. HOUSTON.....	"
Market Branch.....	E. H. ANDERSON.....	"
Queen St. and Kingston Rd.....	F. W. SMITH.....	"
Queen St. and Palmerston Ave.....	C. S. PETTIT.....	"
Queen St. and Roncesvalles Ave.....	E. L. BROWN.....	"
Wellesley-Sherbourne Sts.....	R. ARKELL.....	"
Yonge and Ann Sts.....	G. L. BONYUN.....	Acct. in charge
Yonge and Bloor Sts.....	B. E. YOUNG.....	Manager
Yonge and Queen Sts.....	H. H. MORGAN.....	"
	A. R. CAPREOL.....	"
	E. N. BATE.....	Ass't
AMHERSTBURG.....	C. A. CUDDY.....	"
AURORA.....	G. L. ALEXANDER.....	"
BELWOOD.....	(Sub-branch to Fergus).	"
BOLTON.....	J. F. WARBRICK.....	"
BRANTFORD.....	H. T. WATT.....	"
CALEDON EAST.....	(Sub-branch to Bolton).	"
COBALT.....	A. H. SEGUIN.....	"
COCHRANE.....	A. MCKENZIE.....	"
COTTAM.....	(Sub-branch to Essex).	"
ESSEX.....	W. A. CLARK.....	"
FERGUS.....	F. A. BLACK.....	"
FONTHILL.....	G. H. SECORD.....	"

FORT WILLIAM.....	G. D. RITCHIE.....	Manager
GALT.....	W. B. POWELL.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	P. T. CLARK.....	"
HUMBERSTONE.....	(Sub-branch to Port Colborne).	"
INGERSOLL.....	C. WHITE.....	"
IROQUOIS FALLS.....	J. CAMPION.....	"
JORDAN AND VINELAND.....	(Sub-branch to St. Catharines).	"
KENORA.....	D. G. ROY.....	"
LISTOWEL.....	M. R. HAY.....	"
LONDON.....	A. J. GOODALL.....	"
NASHVILLE.....	(Sub-branch to Bolton).	"
MOUNT DENNIS.....	E. F. H. BADKE.....	Act'g
NEW LISKEARD.....	F. H. HEWSON.....	"
NEWMARKET.....	F. M. SMYTH.....	"
NIAGARA FALLS.....	J. D. HOOD.....	"
" QUEEN AND ONTARIO STS. SOUTH.....	J. H. ARKELL.....	"
NIAGARA-ON-THE-LAKE.....	C. H. LLOYD.....	"
NORTH BAY.....	W. BOURKE.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub-branch to Bolton).	"
PORT ARTHUR.....	J. F. SCARTH.....	"
PORT COLBORNE.....	J. H. ROLPH.....	"
PRESTON.....	BLAIN CHERRY.....	"
RIDGEWAY.....	W. H. COLLARD.....	"
SAULT STE. MARIE.....	A. B. McCLENEGHAN.....	"
" (GORE AND QUEEN STS.) (JAMES ST.).....	E. J. BAKER.....	"
SOUTH PORCUPINE.....	(Sub-branch to Gore and Queen Sts.)	"
SOUTH WOODSLEE.....	W. M. SHEPHERD.....	"
SPARTA.....	(Sub-branch to Essex).	"
ST. CATHARINES.....	G. S. PERRY.....	"
" (MARKET).....	J. A. FORSTER.....	"
" (EAST END).....	G. O. MEYER.....	"
ST. DAVID'S.....	H. W. SCARFF.....	"
ST. THOMAS (EAST END).....	I. K. JOHNSTON.....	"
" (WEST END).....	W. McGUIRE.....	"
THESSALON.....	A. F. ROBERTSON.....	"
THOROLD.....	H. C. McDONALD.....	"
TIMMINS.....	G. C. BROWN.....	"
WELLAND.....	G. J. LACKNER.....	"
WINDSOR.....	M. MORRIS.....	"
WOODSTOCK.....		

PROVINCE OF QUEBEC.

MONTREAL.....	J. A. RICHARDSON.....	Manager
QUEBEC.....	E. J. KAY.....	Ass't
	G. F. C. LOVE.....	"

PROVINCE OF MANITOBA.

BRANDON.....	J. WALKER.....	Manager
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
WINNIPEG.....	A. R. B. HEARN.....	"
" (NORTH END).....	H. ROBERTS.....	"

PROVINCE OF SASKATCHEWAN.

BALGONIE.....	J. CURRIE.....	Manager
BROADVIEW.....	F. L. GRABAN.....	"
DAFOE.....	(Sub-branch to Kandahar).	"
DENHOLM.....	R. P. SCHURMAN.....	"
FORT QU'APPELLE.....	C. G. ROYDS.....	"
HAGUE.....	G. S. REMPEL.....	"
KANDAHAR.....	H. J. MORGAN.....	"
LAIRD.....	(Sub-branch to Rosthern).	"
MOOSE JAW.....	F. W. SCRIMES.....	"
MCLEAN.....	(Sub-branch to Balgonie).	"
NORTH BATTLEFORD.....	W. L. GILLIAND.....	"
PRINCE ALBERT.....	W. M. SELLENS.....	"
REGINA.....	J. A. WELMORE.....	"
ROSTHERN.....	S. N. DAVIDSON.....	"
RUDDELL.....	F. R. MUIR.....	"
SASKATOON.....	A. D. DUNCAN.....	"
SPRINGWATER.....	V. J. MANN.....	"
WILKIE.....	H. WILLSON.....	"
WYNYARD.....	G. M. DARLING.....	"

PROVINCE OF ALBERTA.

ATHABASCA.....	W. P. C. UNSWORTH.....	Manager
BANFF.....	W. R. SEATTLE.....	"
CALGARY.....	H. W. SUPPLE.....	"
" (EAST END).....	G. I. B. BELL.....	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
" (WEST END).....	C. L. CRISDALE.....	"
" SOUTH (Strathcona).....	E. J. CASE.....	"
FERINTOSH.....	(Sub-branch to New Norway).....	"
MILLET.....	H. U. BOX.....	"
NEW NORWAY.....	C. C. CASE.....	"
PEACE RIVER.....	K. ANDERSON.....	"
REDCLIFF.....	C. W. READE.....	"
RED DEER.....	W. K. WICKENS.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA.

CHASE.....	H. J. HAYLOCK.....	Manager
CRANBROOK.....	B. E. HOWARD.....	"
FERNIE.....	A. M. OWEN.....	"
GOLDEN.....	H. L. REID.....	"
INVERMERE.....	C. G. HARCOURT.....	"
KAMLOOPS.....	J. G. GILLESPIE.....	"
NATAL.....	F. COOPER.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	W. R. GRUBBE.....	"
VANCOUVER.....	J. M. LAY.....	"
" (Fairview).....	J. S. GIBB.....	"
" (Hastings and Abbott Sts.).....	F. B. THOMSON.....	"
VICTORIA.....	A. R. GREEN.....	"

Imperial Bank of Canada

Honour Roll

Being members of the Staff of the Bank who enlisted for active service in the war

- | | | |
|-----------------------|----------------------|--------------------|
| ADAMS, W. | BURGOYNE, J. | *ECCLES, T. |
| †ALLAN, C. O. W. P. | BURNS, G. K. | ECKERSLEY, W. L. |
| ALLEN, K. N. K. | BUTLER, H. F. | EMERTON, J. H. |
| ANDERSON, A. | BUTLER, J. J. | ENGLISH, J. A. |
| ANDERSON, L. R. | | †ERICKSON, H. C. |
| ANDERSON, W. F. | CALHOUN, C. S. | *ESSERY, T. A. |
| APPLETON, F. L. | CALVERT, C. W. L. | EVANS, O. L. |
| ARBuckle, H. J. | †CAMPBELL, F. R. | EXLEY, F. G. T. |
| *ARMSTRONG, R. J. | CAMPBELL, W. N. | *EXLEY, W. K. |
| †ASHWORTH, A. | CAMPION, A. C. | *EYKELBOSCH, F. |
| ASKIN, S. | CANDY, J. O. W. | |
| | CARDER, F. L. | FAIR, T. W. |
| BABY, J. D. | CARLSON, W. J. | FARMER, A. E. |
| BAILEY, A. H. | †CARRUTHERS, W. J. | FIELD, W. M. |
| BAILEY, J. E. | CARSON, R. | FIELD, W. W. |
| BAILEY, J. L. | *CARTER, C. D. | FIELDING, F. L. |
| BAIN, J. F. | †CARTER, R. E. | FITZPATRICK, W. E. |
| BAIN, R. N. | CHAMBERS, W. G. | FLEMING, C. S. |
| BAIN, W. S. | CLARK, J. H. | FOOTE, A. S. |
| BAKER, H. P. | CLARK, J. S. | FORBES, J. F. N. |
| BALDWIN, R. E. | CLARK, L. | *FORBES, J. K. |
| BALL, G. S. | CLARKE, H. | †FORBES, P. G. |
| BALLANTYNE, J. | †CLARKE, HAROLD | FORHAM, W. A. |
| BARLOW, A. W. | CLARKE, O. L. | FORSTER, A. J. |
| †BARLOW, J. E. | CLEGG, R. T. | FOSTER, A. R. |
| BARNES, J. N. | CLOWES, B. W. W. | FOSTER, J. S. D. |
| †BARTLEY, W. | CLOWES, J. S. W. | FRAMPTON, C. S. |
| BARTON, P. G. | COBURN, M. | FRASER, A. H. |
| *BASTEDO, R. H. | COCO, D. A. R. | FRASER, J. |
| BATCHELOR, E. T. | COGHILL, W. H. | *FRENCH, L. D. |
| †BEAMES, R. | COLE, A. C. | |
| BEATY, H. T. | COLEMAN, E. H. | GARDEN, W. A. |
| BELL, F. N. M. F. | COLEMAN, J. E. | GARLAND, A. H. |
| *BELL, T. S. | †COLEMAN, T. R. | GARRETT, G. F. |
| BELL, W. H. | COLLETT, W. | GEOGHEGAN, R. E. |
| BENNETT, S. D. E. | COLVIN, A. G. | GIBSON, FRANK |
| BERTRAND, J. G. | COOK, M. | GILBERT, R. F. A. |
| †BEVAN, A. F. J. | *COOK, R. T. | *GILHOLM, J. T. |
| BEVAN, T. H. H. | *CORNWALL, C. J. | GILL, E. R. |
| BEWS, J. T. | COUNSELL, G. H. | †GISBORNE, C. S. |
| BILSBOROUGH, W. C. S. | CRAWLEY, A. G. | GODFREY, W. E. |
| BISHOP, W. L. | CRISP, H. W. | GOLDEN, W. J. |
| BLACK, J. A. | CROOK, A. J. | GOLDER, E. S. |
| BLACK, J. B. | CROW, H. A. | GORDON, G. L. |
| BLACKBERG, A. L. | CROW, T. L. | GORDON, M. H. |
| BOOKER, C. S. | CRUDEN, T. | †GORDON, R. C. |
| BOOTH, C. E. | CUMMINS, F. W. | GORE, S. |
| *BOSSANGE, W. L. R. | CUMMINS, N. B. | GRAHAM, J. F. |
| *BOUCHER, E. A. | CURRIE, G. N. | GRAHAM, R. J. |
| †BOURKE, J. | †CURTIS, W. B. | GRAHAM, W. P. |
| *BOURNE, H. H. | †CUSLER, W. E. | GRAY, H. |
| *BOYD, P. B. | | GREEN, C. G. |
| BOYLE, P. F. | DALGLEISH, H. C. | GREEN, E. |
| BRADLEY, C. E. | †DAMUDE, H. | GREEN, H. A. |
| †BRAYLEY, D. M. | DAVENPORT, R. C. S. | GREEN, J. C. |
| BRECKENRIDGE, J. E. | DAVEY, E. W. | GREENE, V. G. |
| BRIDGEN, C. J. | DAVIES, T. E. | GREENWOOD, A. E. |
| †BRODIE, H. L. | †DAVIS, R. E. | GREENWOOD, W. A. |
| †BRONSKILL, F. H. | DAVISON, H. C. | GRIME, C. W. |
| †BROWN, A. L. | DAWSON, C. E. | GULSTON, H. V. |
| †BROWN, C. E. | †DEACON, J. G. | |
| BROWN, E. S. | DELONG, K. F. | HALCOMB, R. F. |
| BROWN, J. K. | DEMILL, S. | HALL, B. O'H. |
| †BROWN, R. R. | DEVINE, J. H. | †HAMILTON, G. D. |
| BRUCE, G. N. | DUNCAN, G. A. | HAMILTON, R. H. |
| *BUELS, J. F. | DUNNIGAN, F. J., Jr. | HARLOCK, E. D. |
| *BURGESS, T. A. | | HARPER, E. |

†Wounded. *Killed. †Prisoner. †Military Honours. ©Missing.

Imperial Bank of Canada

Honour Roll (Continued)

HARRINGTON, J. N.	LUCAS, A. P.	O'BRIEN, F. L.
HART, J. M.	LUCAS, C.	OGDEN, A. L.
HAWKINS, H. J.	LUCAS, F. E.	OGDEN, H. G.
HAY, B. D.	LUMSDEN, P. V.	O'HARA, R. K.
HAZLETT, C. H.	MacDONALD, H. C.	OLDHAM, R. H.
HENDRY, J.	*MacDONALD, J. C.	*OLIVER, T. H.
HICKS, W. J.	MacDONALD, W. G.	O'LOUGHLIN, H. M.
HIGGINS, G. G.	†MacEACHERN, N. A.	O'REILLY, E. M.
HILL, R. T. W.	MacGREGOR, A.	OSBORNE, E. B.
HOLDEN, A. G.	MacGREGOR, J.	PAGE, H.
HOLMES, A. E.	MacKAY, J. F.	PAGE, L. S.
HOOKE, S. G.	*MacKENZIE, W. D.	PAIN, P. W.
HOPPER, A. W. E.	†MacKERSY, L. S.	PALMER, G. F.
HOUSE, F. C.	MacMILLAN, A.	PANKHURST, A. J.
HOWARD, M. A. R.	MacNAUGHTON, N. I.	PATERSON, C. F. W.
HOWELL, D. C.	MacRAE, W. D.	PATERSON, H. W.
HUNT, H. M.	MANN, G. F. S.	PATTERSON, J. D.
	MAPSON, E. C.	PATTERSON, L. F.
	MARSHALL, H. W. H.	PATTERSON, W. A.
	MARSHALL, W. V.	PEAKE, N. A.
	MARTIN, W.	PEPLER, S.
	MASON, L. L.	PERCIVAL, J. F.
	MAVOR, R.	PHILIP, A.
JACKSON, A. K.	McCAUL, A. C.	PHILLIPS, A.
JACKSON, I.	†McCAUL, W. J.	†PHILLIPS, S. S.
JAFFRAY, K. R.	McCAW, J. H.	PINKETT, G. E.
JAMES, J. T.	McCHESNEY, S.	PLANT, W. J.
JAMIESON, S.	McCLAY, R. S.	*POOK, F.
JARVIS, A. G.	McCRUDDEN, H. S.	PORTER, W. M.
*JOHNSON, E. W.	McCULLOCH, E.	POWER, E. O.
JOHNSON, F.	McCUTCHEON, S.	PROCTOR, G. S.
JOHNSTON, A. H.	McDIARMID, J. W.	†PURCER, H. M.
JOHNSTON, H. C.	McDONALD, T.	
JOHNSTONE, L. F. A.	*McDONALD, W. H.	†QUINN, L. S.
†JONES, A. R.	McGILL, A. L.	
JONES, E. G.	McIVER, A.	RADIGAN, B. J.
*JONES, H. F.	McKAY, M. H.	RAMSEY, F. A.
JONES, R. P.	McKEAN, K. V.	RAYNER, C. C.
JONES, S. S.	McKEE, M. R.	REBURN, E.
JONES, T. R.	McKEOWN, G.	REESOR, H. C.
JOUDRY, C. G.	*McLEAN, A. A.	REID, W. E.
JUDD, E. L.	McLEISH, H.	RENWICK, W. M.
	McMANUS, H.	†RICE, H. F.
†KELLY, R. H.	McMANAMY, C. P.	RICHARDSON, H. S.
KENSETT, W. L.	McNAIR, W. L.	RICHARDSON, T. R.
†KERR, A. J.	*McRAE, D. J.	RICKARDS, V. O. P.
†KERR, S. L.	McSWEEN, R. G.	RIGG, J. B.
†KIDD, C. E.	*MEEK, H. H.	RISK, L. R.
KILROY, R. A.	MEERES, E. L.	RISTEEN, G. N.
KIRK, A.	*MELLISH, R. C.	†ROBE, D.
*KIRKLAND, W. L.	MELLOR, J. F.	ROBERTS, S. F.
KIRKPATRICK, G. G.	MERRIMAN, C. E.	†ROBERTSON, A. R.
†KNOX, T. R. M.	*MESTON, H. L.	RODGER, W. R.
KYLE, L. E.	†METLER, O. L.	*ROGERS, E. A.
	MILLIKEN, W. B.	ROGERS, E. L.
LALANNE, E. S.	†MIRTLE, F. W. B.	*ROGERS, G. R.
LAMBE, R. M.	†MOLYNEUX, H.	ROME, A. C.
LAMOTHE, A.	MONTGOMERY, R. H.	†ROSENROLL, A. S.
LANG, J.	MOORE, G. H.	†ROSENROLL, E.
LAUNDY, C. E.	MOORE, S. B.	ROSEWARN, J. A.
LEAKE, E.	MURRAY, A. H.	ROWAT, D. W.
LEMON, J. C.		RUSSELL, L. A.
LEMON, W. N.	NATTRESS, J. A.	RUSSELL, R. I.
©LEVIE, H.	NATTRESS, J. C.	RUTHERFORD, T. R.
LEWIS, W. E.	NEASE, F. G.	*RYAN, G. B.
LILLIE, R. McD.	NEELY, P. R.	
LINDSAY, H. A.	*NESBIT, T. O.	†SAUNDERS, A. G.
LINTON, J. C.	NICOLLS, O. L.	SCARTH, H. C.
LITHGOW, W. V.	NISBET, A. M.	SCHLEMULLER, F. E.
LOMAX, J. M.	†NORMAN, H. G.	SCOTT, E. S.
LONGSTAFFE, R. G.		
LOVE, K. N. L.		

†Wounded. *Killed. †Prisoner. †Military Honours. ©Missing.

Imperial Bank of Canada

Honour Roll (Continued)

SCOTT, G. W.	TENNANT, E. C.	*WALKER, H. V.
SCOTT, N. B.	TEW, E. C.	†WALKER, R. H.
SCOTT, W. B.	THAIRS, E. F.	*WALKER, S.
†SCOTT, W. F.	†THOMAS, F.	WATERS, H. G.
†SCRIVEN, C.	THOMPSON, B. E.	WATKINS, J. C. V.
SEAMAN, C. H.	†THOMPSON, C. F.	WATSON, A.
SHARP, J.	*THOMPSON, C. M.	†WATT, J. D.
SHAW, J. A.	THOMPSON, G. S.	WAY, J. H.
SHEANE, J. E.	THOMPSON, J. B.	WAY, S. R.
SHEPHERD, C. C.	THOMPSON, J. W.	WEAVER, A. H.
SHEWFEELT, A. W.	TIDMAN, G. H.	WEGERIC, J. F.
SHIPP, K. W.	TISON, P. R.	*WELLESLEY, R. A.
SIMPSON, W. E.	TOLHURST, G.	WERNER, L.
SKINNER, G. H.	TONKIN, A. B.	WESTERN, H. F.
SKITCH, T. M.	TORRANCE, J. B.	WEYER, R. E.
†SLATTERY, T. J.	TOTTEN, H. A.	WHITE, K. F.
SMITH, A. C.	TOTTIE, F. D.	WHITE, S. E.
SMITH, A. T.	TRACEY, R. E.	*WICKENS, H. G.
SMITH, C. W.	TROTTER, R. V.	WICKENS, R. N.
SMITH, E.	TUBBY, W. G.	WILFORD, F. E.
SMITH, ERIC C.	TUCKER, J. H.	WILKINS, G. C.
SMITH, F. D.	TURNER, F.	†WILLS, R.
SMITH, G. H.	TURNER, G. B.	WILSON, A. H.
SMITH, H. E.	TWIST, MISS D. (Nurse)	WILSON, R. T.
SMITH, J. T.		WOLTZ, L.
SMITH, R.		WOOD, J. W. S.
SOMERVILLE, G. A.	UTTER, W.	WOOTEN, J. F.
SPENCER, R. E. C.		WORSLEY, E. N. D.
STATON, R. D.		WRIGHT, W.
STERLING, G. W.	VALE, B. B.	*WRIGHT, W. A.
STIRLING, A.	VAUGHAN, I. H. G.	
STORY, L. C.	VAVASOUR, J. L.	*YATES, F. H. L.
*STRICKLAND, R. D'A.	VENABLES, F. G.	YOUNG, G.
*SWEENEY, L. J.	VENNING, R. N.	YOUNG, R. S.
	VEREKER, J.	†YOUNGMAN, F. T. H.
TAYLOR, A. L.	VICKERY, D. O.	
TAYLOR, H. T.	VIRTUE, R. M.	ZILLIAX, F. W.

†Wounded. *Killed. ‡Prisoner. ¶Military Honours. ©Missing.

Imperial Bank of Canada

Agents and Correspondents

CANADA.....	Bank of Montreal.
GREAT BRITAIN AND IRELAND	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited. Bank of Ireland.
FRANCE.....	Crédit Lyonnais.
	Lloyds Bank (France) Ltd., Paris.
UNITED STATES....	NEW YORK—Bank of the Manhattan Company. Bank of America. Bankers Trust Co. Guaranty Trust Co. Irving National Bank. National Bank of Commerce. National City Bank. Hanover National Bank.
	BOSTON—National Shawmut Bank.
	BUFFALO—Bank of Buffalo.
	CHICAGO—First National Bank.
	Corn Exchange National Bank.
	CLEVELAND—First National Bank.
	DETROIT—First and Old Detroit National Bank.
	DULUTH—First National Bank.
	MINNEAPOLIS—First and Security National Bank.
	PHILADELPHIA—Farmers & Mechanics National Bank.
	Fourth St. National Bank.
	Franklin National Bank.
	Philadelphia National Bank.
	First National Bank.
	PITTSBURGH—Bank of Pittsburgh.
	PORTLAND, ORE.—United States National Bank.
	SAN FRANCISCO—Wells Fargo Nevada National Bank.
	SEATTLE, WASH.—Seattle National Bank.
	SPOKANE—Exchange National Bank.
	ST. PAUL—First National Bank.
CHINA AND JAPAN....	Hong Kong & Shanghai Banking Corporation.
AUSTRALIA.....	Bank of New South Wales. Union Bank of Australia.
NEW ZEALAND....	
TASMANIA.....	Yokohama Specie Bank. Bank of Hawaii, Limited.
SANDWICH.....	
ISLANDS.....	Standard Bank of South Africa Limited.
SOUTH AFRICA.....	National Bank of India Ltd.
INDIA.....	

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTY-THIRD ANNUAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, May 22nd, 1918,
at 12 noon.*

The Forty-third Annual General Meeting was held in pursuance of the terms of the Charter at the Head Office of the Bank in Toronto, on Wednesday, 22nd May, 1918.

Among those present were:—J. F. Gillespie, W. Crocker, H. Crewe, Peleg Howland, C. M. Gipton, W. H. Knowlton, J. C. Moore, J. W. Woods, A. F. Robertson (Thorold), R. Ross, J. Northway, A. A. McFall (Bolton), Henry Swan, Elias Rogers, W. A. Mitchell, Brig. J. H. Mitchell, L. A. Hamilton, H. W. Scarff (St. Thomas), A. P. Burritt, Col. Michie, J. F. Scarth (Port Arthur), F. H. Gooch, Sir William Gage, Thomas Knowlton, Arthur Knowlton, H. T. Jaffray (Winnipeg), A. D. Duncan (Saskatoon), George W. Howland,

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N. Robertson, O. F. Rice, H. C. Boomer, John Watt, F. E. McDonald, E. S. Houston (Ottawa), R. Carswell, J. B. Laidlaw, M. R. Hay (Listowel), Hon. W. J. Hanna, M.P.P., H. L. Stark, Stephen Noxon, A. W. Ballantyne, G. J. Morrow, E. Hay, J. W. Bain, K.C., J. W. Beaty, G. G. LeMesurier, Rev. T. W. Paterson, G. E. Cook, W. J. McWhinney, K.C., W. Moffat, D. W. Hughes, W. G. Cassels, T. W. Davies, L. J. Applegath, W. G. More, H. W. Evans, J. K. Fiskien, Alfred Bicknell, Dr. R. Kains (St. Thomas), Dr. F. LeM. Grasett, W. S. Elliott, Richard Tew, James McLennaghan, J. T. Scheibe, B. Pontifex, Frank Russill, R. W. Thompson.

The Chair was taken by the President, Mr. Peleg Howland, and Mr. Hay, General Manager, was requested to act as Secretary.

The notice calling the Meeting was read by the President and the Minutes of the last Annual General Meeting were taken as read and were confirmed.

It was moved by Mr. J. F. Gillespie, seconded by Mr. W. Crocker, that Mr. W. Gibson Cassels and Mr. A. P. Burritt be and are hereby appointed Scrutineers. (Carried.)

Imperial Bank of Canada

The Directors' Report and the Annual Statement were read by the Secretary as follows:—

THE REPORT.

The Directors have pleasure in submitting to the Shareholders the 43rd Annual Report and Balance Sheet of the affairs of the Bank, as on 30th April, 1918, accompanied by statement of Profit and Loss Account, showing the result of the operations for the fiscal year:

The balance at credit of Profit and Loss Account carried forward from last year was.. \$1,164,876.20

The net profits for the year after deducting the cost of management, paying the Auditors' fees, the interest due to depositors, and after making provision for bad and doubtful debts and for rebate on bills under discount, amounted to..... 1,185,066.71

Making a total at credit of Profit and Loss of \$2,349,942.91

This amount has been applied as follows:

Dividends at the rate of 12% per annum... \$ 840,000.00

Annual Contribution to Officers' Pension and Guarantee Funds..... 7,500.00

Contributions to Patriotic and other War Funds..... 27,500.00

War Tax on Bank Note Circulation..... 70,000.00

Contingent Appropriation to cover depreciation in Bonds and Debentures..... 200,000.00

Balance of Account carried forward..... 1,204,942.91

\$2,349,942.91

A Branch of the Bank at Ferintosh, Alta., has been opened as a sub-Branch to New Norway.

Imperial Bank of Canada

The following Branches have been closed:—

In Ontario—At Marshville, Port Robinson, and Niagara Falls Upper Bridge Branch.

In British Columbia—At Arrowhead and Athalmer.

In Saskatchewan—At Pilot Butte.

The Head Office and Branches of the Bank, now numbering 126, were inspected during the year. The Auditors appointed by the Shareholders have also made their examinations as required by the Bank Act, and their report and certificate is attached to the Balance Sheet.

A further subscription of \$25,000 (being the fourth for a similar amount) has been made to the Canadian Patriotic Fund, the payment of which will be made during the course of the coming year.

It is with deep regret that your Directors have to report the loss of their Co-Director, Honorable Richard Turner, of Quebec, whose death occurred on December 22nd, 1917. He occupied a seat on the Board since May, 1906. His place has been filled by the election of Mr. E. Hay.

The Directors testify with pleasure to the loyalty, zeal and faithfulness of the Staff, which under the present conditions is labouring under a heavy strain. It is the intention to ask your authority to contribute substantial sums to the Pension Fund of the Staff.

All of which is respectfully submitted.

PELEG HOWLAND, *President*.

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

30TH APRIL, 1918

Dividends Nos. 108, 109, 110 and 111 at the rate of 12% per annum.....	\$840,000.00	Balance at credit of account 30th April, 1917, brought forward.....	\$1,164,876.20
Annual Contribution to Offi- cers' Pension and Guarant- tee Funds.....	7,500.00	Profits for the twelve months ended 30th April, 1918, after deducting charges of management, auditors' fees and interest due deposit- ors, and after making pro- vision for bad and doubt- ful debts and for rebate on bills under discount...	1,185,066.71
Special Contributions			
Patriotic Fund \$25,000.00			
British Red Cross Fund.....	2,500.00		
	27,500.00		
Dominion Government War Tax			
On Bank Circulation for 12 months	70,000.00		
Contingent appropriation to cover depreciation in Bonds, and Debentures ...	200,000.00		
Balance of Account carried forward.....	1,204,942.91		
	<u>\$2,349,942.91</u>		<u>\$2,349,942.91</u>

RESERVE FUND

Balance at Credit of Account.....	<u>\$7,000,000.00</u>
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PELEG HOWLAND,
President.

E. HAY,
General Manager.

Imperial Bank of Canada

FORTY-THIRD ANNUAL

30TH APRIL,

LIABILITIES.

Notes of the Bank in circulation.....	\$ 9,908,544.00 .
Deposits not bearing interest.....	\$ 19,916,368.98 .
Deposits bearing interest, including interest accrued to date of State- ment.....	55,478,283.68 .
	75,394,652.66 .
Balances due to other Banks in Canada.....	\$ 270,932.81 .
Due to Banks and Banking Corre- spondents in the United Kingdom.....	1,109.92 .
Deposits by and Balances due to Banks elsewhere than in Canada and the United Kingdom.....	746,126.75 .
Acceptances under Letters of Credit (as per contra).....	81,600.00 .
	1,099,769.48 .
Total Liabilities to the public.....	\$ 86,402,966.14 .
Capital Stock paid in.....	7,000,000.00 .
Reserve Fund Account.....	\$ 7,000,000.00 .
Dividend No. 111 (payable 1st May, 1918) for three months, at the rate of 12% per annum.....	210,000.00 .
Balance of Profit and Loss Account carried forward.....	1,204,942.91 .
	8,414,942.91 .

AUDITORS' REPORT TO SHAREHOLDERS.

We have compared the above Balance Sheet with the books and accounts at the Chief Office of Imperial Bank of Canada and with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on 30th April, 1918, we certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

G. T. CLARKSON, F.C.A.

R. J. DILWORTH, F.C.A.

of Clarkson, Gordon and Dilworth.

\$101,817,909.05

Imperial Bank of Canada

BALANCE SHEET

1918.

ASSETS.

Current Coin held by the Bank.....	\$ 2,580,284.78	
Dominion Government Notes.....	10,446,486.00	
		\$ 13,026,770.78 ✓
Deposit in the Central Gold Reserves.....		3,500,000.00 ✓
Deposit with the Minister for the purposes of the Circulation Fund.....		375,126.86 ✓
Notes of other Banks.....		805,649.00 ✓
Cheques on other Banks.....		3,175,845.24 ✓
Balances due by other Banks in Canada.....		506,759.55 ✓
Due from Banks and Banking Correspondents in the United Kingdom.....		364,342.79 ✓
Due from Banks and Banking Correspondents, else- where than in Canada and the United Kingdom..		6,768,003.65 ✓
		\$ 28,522,497.87 ✓
Dominion and Provincial Government Securities, not exceeding market value.....	\$ 5,361,758.99 ✓	
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities other than Can- adian.....	13,781,872.46 ✓	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	799,441.82 ✓	19,943,073.27 ✓
Loans to Provincial Governments....	\$ 500,000.00 ✓	
Loans to Cities, Towns, Municipalities and School Districts.....	5,684,013.31 ✓	
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and Stocks.....	2,470,097.07 ✓	8,654,110.38 ✓
		\$ 57,119,681.52 ✓
Other Current Loans and Discounts in Canada (less rebate of interest).....		40,302,958.38 ✓
Liabilities of Customers under Letters of Credit (as per contra).....		81,600.00 ✓
Overdue Debts (estimated loss provided for).....		243,486.07 ✓
Real Estate (other than Bank premises).....		456,092.00 ✓
Mortgages on Real Estate sold by the Bank.....		513,963.58 ✓
Bank Premises, at not more than cost, less amounts written off.....		3,064,996.03 ✓
Other Assets, not included in the foregoing.....		35,131.47 ✓
		<u>\$101,817,909.05</u>

PELEG HOWLAND,
President.

E. HAY,
General Manager.

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In rising to move the adoption of the Report which you have just heard, in accordance with previous custom, I shall make a few remarks:—

THE PRESIDENT'S ADDRESS.

It is again my privilege to present to you on behalf of the Directors the annual report of the Bank. It is one that gives us considerable satisfaction, showing as it does increased earnings with the maintenance of a continued strong position.

You will notice that while, as I have stated, profits have increased, we have thought it wise to take out of Profit and Loss Account a further sum to provide for depreciation in the market value of securities, which was foreshadowed last year and which is inevitable as rates of interest increase. Notwithstanding this our Profit and Loss balance carried forward is considerably larger than last year.

It should be noted as an evidence of the expansion of business of the Country and of the growth of the Bank that its Assets have reached well beyond the \$100,000,000 mark, and are now some \$11,000,000 in excess of what they were last year.

It is reasonable to believe that, while activities owing to the war continue, we can count on moderately good profits, though the market for Stocks and Bonds will probably continue to tend downwards and new problems and uncertainties will arise as the war nears its inevitable but long deferred end. Even now restrictions and heavy Dominion and Municipal taxation may adversely affect general business. It is probable that the population of Canada, taking into consideration immigration and the natural increase, is considerably greater than in August, 1914, after deducting those in Military Service. Notwithstanding this it is wonderful that we should continue to feed, clothe and supply in every form the troops which this country is contributing to the great cause, as well as furnish on credit to

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Great Britain enormous quantities of munitions of various sorts; a speeding up of the productive powers of the individual as well as the employment of the young and elderly, and of women (who have proved themselves remarkably capable and enthusiastic) is indicated. As the war goes on this burden must increase, and the exertion to carry it increase if we are to get through without serious financial complications, and it would seem to me that every possible encouragement should be given to the production of every exportable thing, particularly such as are required in the United States or neutral countries that we can reach. In this connection, without desiring to indulge in a spirit of criticism, I may say that it is with much regret that I have seen restrictions put upon the freedom of action of some of the industries engaged in preparing for market those commodities which we look upon as particularly our own, feeling as I do that the larger the return that can be obtained from the production of what we are naturally best fitted to produce, the larger will be the effort, the greater the enterprise, and the better our position to face the difficulties which will follow the conclusion of peace. I have never been able to reconcile myself yet to the wisdom of a fixed price even for wheat.

The Annual Reports from our Branches are generally optimistic; most of the towns and cities have begun to increase in population, with the exception perhaps of the interior towns of British Columbia, and while Building Permits have fallen off both West and East, it would seem as if the time was near at hand when something will have to be done in some places to house the people in spite of the extremely high cost of construction.

The crop has gone in this year, in the Northwest, unusually early, and under very favourable conditions, and while there have been recent reports of damage from frost, high winds and lack of moisture, it is not believed that these drawbacks are serious, and it is reasonable to hope for a good crop, and from increased acreage at least in wheat.

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In this Province conditions have not been quite so favourable. It is very gratifying to note that taking the country as a whole there is an increase in live stock. Labour conditions are not satisfactory in many industries; as far as farming is concerned this Province seems to be suffering most. In the Northwest they are chiefly apprehensive as to the needs for the harvest. It can readily be understood in districts where munitions are being manufactured extensively and where output is the chief consideration, that labour will be attracted from fields where its cost is a more serious matter.

A rather peculiar position has arisen with reference to gold mining, or at least it strikes one as peculiar though really very natural. As gold is the standard, it is practically the only commodity that has not risen in price, but the cost of mining it, measured in dollars, and which cost has to be paid by the product, has increased enormously so that it is quite within the possibilities that gold mines where the margin is small will have to cease producing, a very undesirable thing in this country where our gold reserves require replenishing and where, though we have an enormous nominal surplus in exports, it is not available owing to credits granted and maintenance expenses of troops abroad. Whether, if things come to a standstill in this industry, some aid should not be given to keep the mines going is a question worthy of careful consideration by those before whom it will come; of course, aid would mean an added burden on the whole people, but might be worth while if thereby affairs could be kept stable.

In the Bank we are experiencing much difficulty from shortage of Staff, and have closed some smaller Branches, and are very likely to be compelled to close others, and this at a time when in many districts in the Northwest it would pay us to establish ourselves; it is one of the sacrifices that you, gentlemen, are making for the prosecution of the war. I do not think there is any branch of business that has furnished a larger proportion of its Staff to the cause than this,

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nor any class of men who have been more ready to go to the Front at any sacrifice. Our Bank ranks well with others, and many have suffered death or wounds. The General Manager will no doubt give you particulars. All honour to these men.

You will remember that last year reference was made to the establishment of the Bank's Pension Scheme. During this year consultation has been had with an actuary. While this Bank has been making annual contributions they have been insufficient, and there has been no assessment on the Staff; in consequence, to provide a fund which can be relied upon to make the provisions which the actuary recommends there will be ultimately required perhaps something over \$1,000,000 if his suggestions are carried out; this will have to be supplied gradually by the Bank; in consequence, we are coming to you with a by-law for authority to take \$100,000 from the profits of the Bank towards providing this reserve sum and to charge annually against profits an amount, if required, equal to 5% of the salaries of those members of the Staff who will participate in the benefits of the scheme, so as to provide the necessary income. While, then, the regulations that govern schemes of this kind provide that the Bank's legal liability for pensions does not extend beyond the amount actually in the fund, in considering this by-law it must be borne in mind that once entered into, there is a moral obligation which compels provision by the Bank for the pensions or allowances decided upon, so that it will be necessary for you to count upon the Directors returning to you from time to time as the position of the Bank warrants for further substantial votes until the desired capital sum has been provided. It is hoped then with your sanction to have a scheme established in some form this year. I do not believe myself that the Staff of this Bank requires any arrangement of this kind to attach it more firmly to the service of the Institution, but if as is claimed the Staff thereby will be welded into one Imperial

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family with the Bank above all in every legitimate sense the cost to the Institution will be returned many fold.

It is with much regret that I refer to the death of our Director, the Honorable Mr. Turner, of Quebec, who took a deep interest in the Bank's affairs, and was present at our meetings whenever his engagements permitted. His place has been filled by the election of Mr. Edward Hay, which I am sure will meet with your hearty approval.

Mr. Ramsay, though in good health, is unable to be with us, as also is Major (Dr.) Merritt still overseas, attending to his military hospital duties.

Another contribution of \$25,000 has been made to the Patriotic Fund to be paid during 1918. I am sure it will be approved of.

I beg to move that the Report, which has been read, be adopted, printed and circulated amongst the Shareholders.

THE VICE-PRESIDENT'S ADDRESS.

In seconding the adoption of the Report, I would also second the carefully prepared address of the President. The Statement you have before you indicates that the past year has been the most successful in the history of the Bank, and that the Bank can afford to contribute the \$100,000 mentioned to the Pension Fund. In doing this we are not committing the Bank to any definite yearly contribution, but I trust, and I feel confident, that we will be able to set aside for this purpose substantial sums year by year, and that our employees will feel assured that they will receive a reasonable allowance when it becomes necessary for them to retire.

I think no one who knows me regards me as an optimist, but I want to repeat what I have said on other occasions, that I regard Canada as one of the richest, if not the richest, country in the world in natural resources. We have only just begun to learn a little of the vastness of our minerals, and we have an acreage of agricultural lands as yet untilled sufficient to provide easily for one or two hundred million people.

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Our country is almost everywhere prosperous at the present time. The amount of money in circulation is greater than ever before. The volume of business is maintained at a high level, and although the production and distribution in non-essentials have been to some extent curtailed, owing to this most regrettable war calamity, with few exceptions those who have been engaged in these industries have been able to divert their facilities to the manufacture and distribution of essentials, so that the volume of business has not really been disturbed.

Shareholders need feel no anxiety about their investment in this Bank giving them a good return, and I trust our excellent staff of officials who have given and are giving us such good service will be further encouraged by future prospects. We want efficient service, and we should always be willing to pay for it.

THE PRESIDENT.—We will now hear from Mr. Hay, the General Manager, with reference to the figures.

GENERAL MANAGER'S REMARKS.

You have before you copy of the Bank's Forty-third Annual Balance Sheet and Profit and Loss Account for the year ended on 30th April, 1918.

You will note the expansion in the present figures as compared with a year ago. Deposits have increased from \$66,199,000 to \$75,394,000, or over \$9,000,000, which is all the more remarkable when you consider the large amount of deposits withdrawn for investment in War Loan Bonds, etc. The main sources from which payments for War Loan Bonds are provided are Deposits in Chartered Banks and Government Savings Banks, so that the general increase in Deposits with Chartered Banks for the twelve months ended 31st March last, over \$145,000,000, notwithstanding the various War Loan campaigns, is indicative of the economy and thrift now being preached and practised throughout Canada. The increased amount in the Notes of the Bank in Circula-

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tion as compared with a year ago, viz., from \$7,657,000 to \$9,908,000, being an increase of over \$2,250,000, is offset by the Deposit in the Central Gold Reserve which has grown from \$1,000,000 last year to the present figure of \$3,500,000. In this connection I might say the amount of Notes of the Bank in Circulation has been considerably larger than at any previous period in the Bank's history, the maximum figure of \$10,484,431 having been reached on 2nd April last. This expansion, however, does not afford the Bank the same benefits as formerly enjoyed owing to the present special taxation on the circulation privilege.

The total increase in Liabilities to the public from \$75,400,000 to \$86,400,000, or \$11,000,000, is almost entirely represented on the other side of the Statement by the increased holdings of Dominion and Imperial Government securities which have risen from \$8,215,000 to \$13,781,000, or \$5,500,000, by increased balances with our Agents (mostly in the U.S.A.) of \$3,226,000, and also by an increase in our holdings of actual cash of over \$4,000,000. This last increase of holdings of gold, specie and deposit with the Central Gold Reserve is worthy of special mention, being over 30% greater than a year ago.

Turning to the other side of the Statement, the total assets have steadily increased and are now over the hundred million dollar mark and are \$11,000,000 in excess of last year's figures. I have already explained that a considerable portion of these increased figures is the direct result of war financing operations and Government balances temporarily on deposit with the Bank. Nevertheless there has been a healthy conservative growth all along the line. Our Net Profits are over \$62,000 in excess of what they were a year ago. Taking up the question of reserves, our first line of defence, such as legals, specie, call loans and balances show 28.55% of our net liabilities to the public as compared with 27.02% last year, and including the second line (bonds, securities, etc.) the result is 62.28% for 1918, as against 55.78% last year.

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It might also be interesting to you to compare the present Statement with the figures shown in the Bank's Statement of 30th April, 1914, being immediately prior to the war, when our total assets were \$78,863,000, as against the present figures of \$101,817,000, or an increase of almost \$23,000,000. At that time our deposits were only \$58,238,000, as compared with the present figures of \$75,394,000, being an increase of \$17,155,000. Our Circulation which was then \$4,762,000, and now \$9,908,000, has more than doubled.

BANK PREMISES.—The small addition to our Bank Premises account in the neighborhood of \$150,000 is well represented by necessary purchases for the Bank's own purposes looking to the future as well as to the present. As pointed out last year we occupy very modest premises both here and elsewhere.

SHAREHOLDERS.—Our Shareholders have increased in number from 1,879 to 1,921 during the year.

NBW BRANCHES.—As shown by the President's report the Bank's expansion by way of additional Branches during the past year has been limited to one small office in the West, while at the same time owing to the difficulties which in common with other Canadian Banks we are experiencing in providing necessary Staff we have been obliged to close six small Branches.

THE PRESIDENT.—Are there any remarks to be made before I put the motion? It is moved by myself, seconded by the Vice-President, that the Report which has been read be adopted, printed and circulated among the Shareholders. (Carried.)

The next business is a motion for the appointment of the Auditors.

Moved by Mr. John B. Laidlaw, seconded by Rev. T. W. Paterson: That Mr. G. T. Clarkson, F.C.A., Toronto, and Mr. R. J. Dilworth, F.C.A., Toronto, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed a total of \$5,000. (Carried.)

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MR. ROBERT CARSWELL.—I beg to move that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year, all of which seems very satisfactory.

MR. J. K. FISKEN.—I have very much pleasure in seconding that motion. (Carried.)

THE PRESIDENT.—I think you have heard sufficient from me, but I must say I appreciate very much the vote of thanks. I would ask some of the other Directors to respond to the motion. Perhaps Mr. Hanna would say a few words.

HON. W. J. HANNA.—I have really nothing to say, except it has not been my pleasure to be in very close touch with the work of the Board during the past year. I am greatly pleased, I may say, speaking as a Shareholder, with the splendid report of the work that has been done. It is unnecessary for me, sitting on the Board during the past year, and the year or two before that, to speak of the great satisfaction it is to one so situated to know how conservative the statements of our President and General Manager are, when it comes to telling the Shareholders just what has been done. I think it would stand any 100% test that could be applied to it. (Applause.)

MR. J. W. WOODS.—Mr. President, I think you made an unfortunate selection in asking Mr. Hanna and myself to respond to this motion. Both of us have been absentees. I have been down in New York for the past nine months doing war work, and the Directors gave their consent to my doing that work. All I want to say is that from my knowledge as a Director of the care with which all new accounts and all loans are scrutinized, and the conservative policy which the President and General Manager follow and strictly adhere to, the Shareholders ought to be more than gratified both with the Report and with what Mr. Hanna has said, that it would stand any test that might be applied to it. I am very glad, Mr. President, to acknowledge the vote of confidence. (Applause.)

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MR. L. A. HAMILTON.—Mr. President, I have another motion following that one. There is only one thing I would like to say before presenting this resolution of thanks to the General Manager and officers of the Bank, and that is that there is only one attraction, I believe, at this time of the year that would draw me away from the farm, and that is the Annual Meeting of the Imperial Bank. For one reason, if I had any feeling of pessimism with regard to the condition of affairs in the country, I come in here and am presented with a Report such as we have been given to-day, and such as we always receive here, and then I go back with a lively sense that Canada, as far as financial affairs at least are concerned, is keeping its place well to the front. Then I also feel a debt of gratitude, and for that reason I can with my whole heart move this resolution—a debt of gratitude to the General Manager, in as much that on these occasions I always pick up a good old Scotch story that throughout the year I am able to palm off as original. (Laughter.) So he helps me out in that way.

I believe in this case, knowing the wants and needs of the country, that there should be a certain amount of reciprocity, and while I come in here and leave the operations of the farm to take care of themselves, I think I should like to invite the Directors to come out and assume some of the important and necessary work there—(Hear, hear)—and if the Directors of this Bank are able to perform one of the duties of the farm so successfully in the matter of “making hay”—(laughter)—then I think there is a great purpose they could serve, a very useful purpose, in the country. In this case I am not quite clear, however, whether the Directors make the “Hay” or whether the “Hay” makes the Directors. However that may be, I know you will join with me as Shareholders in endorsing the following resolution:

That the thanks of the Shareholders be given to the General Manager, the Assistant General Manager, and other officers of the Bank for their attention to the interests of the Bank, and for the efficient performance of their respective

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duties. I have the greatest pleasure, Sir, in presenting this resolution.

MR. W. J. McWHINNEY, K.C., seconded the motion.

THE PRESIDENT.—You have heard the motion, Gentlemen, accompanied by the extremely interesting remarks of the mover and seconder. What is your pleasure? (Carried.)

MR. HAY.—I have much pleasure in returning the thanks of the executive officers and staff generally, including the ladies, for the very hearty vote of thanks which you have been so courteous in presenting. Mr. Moffat and other officers present will, I am sure, desire to tender their own thanks, but I cannot resist making reference to the extraordinary conditions under which the staff is now laboring. Not only has the strain arising out of conditions due to the war been greatly increased, but also our ranks have been much depleted owing to the continued response to the call to arms on behalf of the country, no less than 490 members having already responded. (Applause.) Their places have been filled almost entirely by inexperienced recruits, principally ladies, who now number nearly one-half of the entire staff. I am happy to say our lady members are, generally speaking, performing their respective duties in a particularly creditable manner, and are in every way coming up to our expectations and requirements notwithstanding their inexperience and change of environment.

I cannot close without an acknowledgment of the splendid services which are being rendered to the country by our absentees already referred to, and I am sure you will join me in expressions of regret when I refer to the fact that already 42 of our men have paid the supreme sacrifice, while fifty others have been reported on the casualty and missing lists. We are, on the other hand, proud of the honors earned by others in gaining decorations, several having been so recognized.

—As intimated in the Report, I am now occupying the exalted position of a Director as well as an officer, and if I am so favored by a re-election to the Board,

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I wish to give you my immediate assurance that I will at all times make it my duty to watch carefully the actions of the General Manager. (Laughter.)

THE PRESIDENT.—We would like to hear a few words from Mr. Moffat.

MR. MOFFAT.—I think Mr. Hay has expressed the thanks of the staff, but probably I can speak for the rank and file better even than he can, seeing I come more closely in contact with it. I think that no words that you can use will be too strong to express what they are entitled to for the work they have done in the past year. The seniors have assumed great responsibility, and they have all worked harder than should be expected of them. They have all worked willingly. We are looking forward now to another year, and probably a worse year than we have had, but with the same willing spirit on the part of the staff, and a little consideration on the part of the customers, we are going to see the thing through. We will do our part, and I think when we come back, those of us who do, next year, we will be qualified for another vote of thanks. I am very glad to see you all here. (Applause.)

THE PRESIDENT.—Mr. Jaffray and Mr. Duncan are here from the West, and perhaps they will say a few words. Mr. Jaffray is our Western Inspector, and Mr. Duncan is from Saskatoon.

MR. JAFFRAY.—I am very glad, Gentlemen, to have the chance to thank you on behalf of the staff. I think probably I might speak more for the Western part of the staff than the Eastern, but I can assure you you have a very fine staff in the West, and while they have been working hard and working under difficulties they are doing it very cheerfully and with the full determination to carry it on. (Applause.)

MR. DUNCAN.—It is a pleasure indeed, Gentlemen, to acknowledge on behalf of the staff the appreciation that has been extended for their loyalty and increased effort. I think they all realize the gravity of the situation, and while our responsibilities have been heavy and we expect even further

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responsibilities in the future, I think I can say that they will be borne cheerfully and willingly. (Applause.)

THE PRESIDENT.—I will now ask the Secretary to read the by-law, which it is proposed to submit to you with reference to the Pension Fund.

The Secretary then read By-law No. 33, as follows:—

BY-LAW NO. 33.

WHEREAS by By-law No. 17 the Directors were authorized to establish a Pension Fund for the Officers and Employees of the Bank.

AND WHEREAS various contributions have been made to the said fund from time to time out of the funds of the Bank.

AND WHEREAS it is considered advisable to establish the said fund on a more permanent basis and it is estimated a substantial additional sum will be required for this purpose.

NOW THEREFORE be it enacted by the Shareholders of Imperial Bank of Canada assembled in Annual General Meeting:

- (1) That the Directors of the Bank are hereby authorized to establish a Pension Fund for the benefit of officers and employees of the Bank and their families upon such terms and conditions as the Directors may deem mete and that all details incidental to the said fund and to the organization, management, operation and continuance thereof are hereby left to the Directors.
- (2) That the Directors be and they are hereby authorized to contribute forthwith to the said fund out of the accrued profits of the Bank the sum of \$100,000 and to contribute annually hereafter a sum as shall be decided upon by the Directors but not exceeding 5% of the amount of the salaries of those who enter into the fund, such annual amount to be in lieu of the annual contribution of \$5,000 heretofore authorized.

MR. JOHN WATT.—Mr. President and Gentlemen, I feel it a special privilege to be permitted to move this resolution to place the Pension Fund on a more permanent and satis-

factory footing. Probably this is the most important and far-reaching act that this meeting will take. It will certainly be so regarded by the many employees of the Bank. The existence of such a fund seems to be a recognition of the fact that the employee will likely not have set aside sufficient for his maintenance after retiring. I would not like to think that the salaries paid are such as to make such a saving impossible with thrift and good fortune, but probably the majority of Canadians can hardly be described as thrifty. Perhaps I ought to make it clear that I had no thought of referring to the Directors in that remark. I think the surroundings in which we meet will make it perfectly clear that they are entitled to an acknowledgment of their undisputed efforts in thrift and frugality. I sometimes think that it is especially difficult for employees of a Bank to be thrifty. The standard of living, especially in the smaller places (and I have had experience of that) makes demands on his purse not always commensurate with his income, and this action of the Directors will assure the faithful employee of a respectable livelihood after retiring, and this will surely be an incentive to increased effort which is being called for at present on the part of especially the older men. This assurance I feel will be specially welcome at this time when increased expense and uncertainty as to the future must be causing no small anxiety to many thoughtful men. I am glad, therefore, the matter is to be disposed of to-day. I have very much pleasure in moving that By-law No. 33, as read, be and the same is hereby approved of and adopted and that the seal of the Bank be attached thereto.

MR. KNOWLTON.—Mr. President, it gives me a great deal of pleasure to second that resolution, particularly as some years ago I had something to do with moving a resolution setting apart a sum as a Pension Fund for employees of the Bank. The prizes of the Bank are few, and fewer still to get them, and the young men who go into a Bank struggle along for a long time on a small salary with nothing to look forward to but what his own efforts bring forth. He has got

a pretty hard row to hoe before him, and I do not think that the Bank, within a reasonable amount, can be any too liberal in setting aside a sufficient sum to take care of those who have served them well and faithfully in their younger days. Those who have had to do with banking know that the work, while it may not be hard, while it may not draw the sweat of the brow as much as our farmer friend here, yet it saps away the brain, and if they have not got enough set aside to keep things up their chances of those few prizes, as I said, are very small indeed. I have noticed particularly that my fellow Shareholders have let this lie dormant for a long time without having any regular organization, but a short time ago they have no doubt observed, as everybody has observed, that they can no longer depend upon honorary titles for their retiring officers. That is now being wiped out, and no longer can the Bank say to its employee, "we are going to retire you from office, and we will make you an honorary Colonel," or something of that kind, "so as to give you some remuneration and recognition for your long service with us." I think the sum we set apart, \$100,000, does not look a very large sum when it is spread over so many officers of the Bank, because they will all be getting there, like myself, getting nearer and nearer day by day, until they at last come in upon this fund. I think the Directors have been very conservative in the amount set apart. However, with the additional 5% it may give them what they want. I have very much pleasure in seconding the resolution, and I hope the Shareholders will agree with me. (Carried.)

MR. HAY.—I now wish to extend thanks on behalf of myself and the staff.

THE PRESIDENT.—Then the only remaining business, I think, is the motion for the ballot.

DR. GRASETT.—I have pleasure in moving this formal resolution: That the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of twelve Directors, the poll to close as soon

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as five minutes shall have elapsed without a vote being tendered.

MR. G. W. HOWLAND.—I have pleasure in seconding that.
(Carried.)

The Scrutineers appointed at the Meeting reported the following Shareholders duly elected Directors for the ensuing year:—

Peleg Howland, Elias Rogers, Wm. Ramsay, Cawthra Mulock, Wm. Hamilton Merritt, M.D., Sir William Gage, Sir James Aikins, K.C., Hon. W. J. Hanna, K.C., M.P.P., John Northway, J. F. Michie, J. W. Woods, E. Hay.

The Meeting then adjourned.

BOND DEPARTMENT

HEAD OFFICE

DOMINION OF CANADA WAR LOAN
ISSUES AFFORD THE VERY
BEST INVESTMENT OBTAINABLE

THEY ARE FREE FROM FEDERAL TAXES.

INTEREST PAYABLE AT PAR

AT ANY BANK IN CANADA.

BONDS MAY BE REGISTERED IN FULL OR PART.

WE DO A GENERAL BOND BUSINESS

AND ARE ALWAYS PLEASED TO MAKE
QUOTATIONS OR AFFORD INFORMATION

W. S. ELLIOTT

Manager

T O R O N T O

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1918

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.	Smiths Falls	17
Abbott, Oscar C.	"	13
Abbott, Mrs. Rachel G., in trust for Paul Abbott	Cleveland, Ohio	1
Abell, Henry	Winnipeg	60
Adams, Mrs. Amy E.	Sault Ste. Marie, Ont.	14
Adams, Mrs. Annie S. C.	Port Perry	4
Adams, John M., M.D.	Seattle, Wash.	48
Adams, W. A.	Sault Ste. Marie, Ont.	7
Addison, Mrs. Elizabeth A.	Toronto	10
Aikins, Sir J. A. M., K.C.	Winnipeg	84
Aitken, Mrs. Elizabeth G.	Cheviot, Sask.	4
Akers, Mrs. Emily	Toronto	5
Albon, Miss Ada L.	St. Catharines	10
Alcorn, Samuel	Lindsay, Ont.	2
Aldwell, Executrix Estate Thos. D.	Bournemouth, Eng.	45
Alexander, Mrs. Jennie	Conn, Ont.	9
Alexander, Exors. Estate Wm.	Santa Barbara, Cal.	29
Ambrose, Mrs. Isobel M.	Hamilton	39
Amys, Arthur L.	Peterborough, Ont.	10
Anderson, Miss Annie	Gores Landing	2
Anderson, Mrs. Dorothea S.	Ottawa	12
Anderson, Mrs. Ellen S.	"	1
Anderson, Mrs. Emily L.	Highland Park, Mich.	4
Anderson, Miss Emily L.	Bridgeburg, Ont.	30
Anderson, Mrs. Florence	Edmonton South, Alta.	2
Anderson, Miss Joan	Toronto	5
Anderson, Ross	Brantford, Ont.	1
Andrews, Miss Esther J. A.	Toronto	17
Angus, Alex. F., in trust for Mrs. Jane A. Renny	Regina	24
Appelbe, Joseph	Detroit, Mich.	50
Applegath, L. J.	Toronto	25
Appleyard, R. H.	Humberstone	5
Archbold, Revd. Francis H. W.	Dublin, Ireland	22
Archer, Edward	Toronto	56
Archibald, Exors. Estate C. B.	Truro, N.S.	15
Ardagh, H. H.	Toronto	10
Ardern, Mrs. Marion J.	Calgary, Alta.	1
Armbrust, Robt. J.	Chantler, Ont.	1

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Armour, E. Douglas, K.C.....	Toronto.....	70
Armstrong, D. N.....	St. Louis, Mo.....	23
Armstrong, Exors. Estate Mrs. Elizabeth.....	Toronto.....	26
Armstrong, Mrs. Fidelia J.....	".....	2
Armstrong, Herbert W., M.D.....	Fergus.....	60
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct..	Chico, Cal.....	11
Armstrong, Thomas, M.D.....	Toronto.....	14
Armstrong & Cook.....	".....	30
Arnold, Benjamin W.....	Albany, N.Y.....	58
Arnold, Exor. Estate Charlotte J.....	Parkstone, Eng.....	15
Arnold, Mrs. Martha C.....	St. Catharines.....	30
Arnoldi, Frank, in trust.....	Toronto.....	21
Arthurs, Mrs. Anne J., Trustee.....	".....	216
Ashbridge, Jesse.....	".....	23
Athoe, William G.....	Ridgeway.....	80
Auld, Mrs. Christina M.....	Toronto.....	7
Austin, Albert W.....	".....	200
Avonmore, Viscountess Mabel Sara.....	Bournemouth, Eng... ..	7
Aykroyd, Mrs. Mable P.....	Toronto.....	2
Backus, Mrs. Helen M.....	Olcott, N.Y.....	1
Bagnani, Madame Florence R.....	Rome, Italy.....	86
Bain, George D.....	Sussex, N.B.....	56
Bain, James W., K.C.....	Toronto.....	20
Bain, John A.....	Sussex, N.B.....	2
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Allen, M.D.....	".....	25
Baines, Mrs. Annie Z.....	".....	20
Baines, Exor. Estate Mrs. R. J. Ella.....	".....	39
Baird, Wm.....	Sunderland, Ont.....	6
Baker, Mrs. Bessie W.....	Kingston, Ont.....	2
Baker, Carter O.....	North Bay.....	2
Baker, Rev. Hibert R.....	Victoria, B.C.....	4
Baldwin, Æmilius.....	Toronto.....	5
Baldwin, Exors. Estate Henry St. Geo... ..	".....	25
Baldwin, Trustees Estate J. B., M.D.....	".....	35
Baldwin, L. H.....	".....	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin.....	".....	28
Baldwin, Trustees Estate W. A., M.D.....	".....	71
Bales, Miss Maria J.....	".....	6
Balkwill, James.....	St. Thomas.....	15
Ball, Miss Florence S.....	Toronto.....	28
Ball, Miss Louisa A.....	".....	28
Ballantyne, A. W.....	".....	100
Bancroft, Mrs. Margaret.....	Vancouver, B.C.....	3
Bank of Hamilton, Pension Fund.....	Hamilton.....	24
Barnum, Mrs. Margaret.....	Grafton, Ont.....	25
Barr, Walter J.....	Toronto.....	60
Barrie, Mrs. Winnifred J.....	".....	42
Barron, Miss Grace C.....	Fonthill.....	5
Bartlett, Mrs. Janet B.....	Dunnville, Ont.....	3
Barton, Chas. F., and G. E. Barton, in trust.....	Toronto.....	30
Bate, Arthur W.....	St. Catharines.....	20
Bate, Charles F.....	Brampton.....	20

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Bate, Edward N.....	Toronto.....	15
Bate, Henry N.....	St. Catharines.....	20
Bate, Herbert M.....	".....	15
Bate, Miss Mary F.....	".....	17
Bate, Exors. Estate Newell.....	Ottawa.....	103
Bate, Thos. B.....	New Orleans, La.....	20
Bate, Exors. Estate Thomas B.....	St. Catharines.....	77
Bate, W. Thornton.....	".....	20
Bate, W. T., and H. J. Taylor, in trust.....	".....	15
Bates, James C., D.D.S.....	Toronto.....	38
Baugh, Mrs. Florence.....	".....	20
Baxter, D. W.....	Bedford Park, Ont.....	35
Beattie, Miss Mabel J.....	Woodstock, Ont.....	10
Beaty, John W.....	Toronto.....	28
Beatty, Mrs. Lillian M.....	".....	21
Beck Manufacturing Co., Ltd., C.....	Penetanguishene.....	98
Bedford, William G.....	Oshawa.....	1
Beemer, Frank, M.D.....	Vittoria, Ont.....	28
Beeshy, Mrs. Clara E.....	Ridgeway.....	20
Begg, John W., M.D.....	London, Eng.....	116
Belcourt, Miss Gabrielle.....	Ottawa.....	4
Bell, Mrs. Annie.....	".....	8
Bell, A. M., and Charles Bell, Trustees.....	Halifax, N.S.....	2
Bell, J. P., and Madeline E. Bell, Trustees Estate Annie M. Park.....	Hamilton.....	2
Bell, Miss Madeleine E.....	".....	36
Benjamin, Mrs. Henrietta.....	Edmonton, Alta.....	1
Bennett, Mrs. Hannah J.....	New Haven, Conn.....	100
Benson, Mrs. Alice M. McK.....	Norwood, Man.....	5
Benson, Miss Clara C.....	Port Hope.....	7
Benson, Miss Emily C.....	".....	8
Benson, Frederic A.....	".....	22
Benson, Miss May L.....	St. Catharines.....	6
Benson, Robt. L.....	Norwood, Man.....	4
Benson, Miss Susan E.....	St. Catharines.....	49
Benson, T. B. F.....	Port Hope.....	1
Benson, Exors. Estate Judge Thos. M.....	".....	58
Berry, Miss Christena J.....	Corinth, Ont.....	2
Berry, H. L.....	Walkerville.....	1
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	7
Berwick, John W. R.....	New York, N.Y.....	3
Bethune, Arthur M.....	Hamilton.....	4
Bethune, Miss Beatrice M.....	Guelph.....	33
Bethune, Rev. C. J. S., in trust.....	".....	88
Bethune, H. J.....	Toronto.....	3
Bethune, Miss Margaret V.....	".....	33
Bethune, Miss Marion L.....	".....	33
Bevan, Rev. William.....	Niagara Falls South.....	30
Bews, James, and Margaret Bews, Joint Account.....	Orkney Islands, Scot..	3
Bews, John T.....	New Liskeard.....	1
Bicknell, Alfred.....	Toronto.....	16
Bicknell, Alf., Annie and J. W., Trustees	".....	5
Bicknell, Miss Annie.....	Hamilton.....	11
Bicknell, James W.....	Toronto.....	7
Bicknell, Mrs. May I.....	Hamilton.....	56
Bicknell, Mrs. Minnie.....	Toronto.....	28

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Bingham, C. D.....	Toronto.....	25
Bingham, Mrs. Emma K.....	Aylmer, Ont.....	14
Bingham, R. W.....	Eau Claire, Wis.....	52
Bissonnette, Louis.....	St. Catharines.....	42
Blachford, Mrs. Ida E.....	Toronto.....	14
Black, A. H.....	".....	33
Black, A. T.....	".....	36
Black, F. A.....	Fergus.....	2
Black, Frederick J.....	Tweed, Ont.....	13
Black, J. C.....	Toronto.....	140
Blagborne, Mrs. Medora.....	Ridgeville, Ont.....	9
Blaiklock, Mrs. Jennie E.....	Montreal.....	4
Blaiklock, Executor Estate Mrs. Martha.....	".....	20
Blake, Mrs. Ethel M.....	Port Hope.....	7
Blakely, John P.....	Picton, Ont.....	6
Boeckh, John C.....	Toronto.....	7
Booker, Newman.....	Monrovia, Cal.....	6
Boomer, Miss Gertrude A.....	Toronto.....	24
Boomer, Miss Helen A.....	".....	16
Boomer, Henry C.....	".....	98
Boomer, Miss Jessie I.....	".....	16
Booth, G. E. H.....	Cobalt.....	23
Booth, William.....	Toronto.....	35
Borland, Joseph G.....	Claremont, Ont.....	21
Boswell, A. R.....	Toronto.....	15
Boswell, A. R., K.C., Executor Estate Mary Cruso, deceased.....	".....	9
Boswell, Andrew W.....	Quebec.....	14
Boswell, Charles E. A.....	".....	2
Botsford, Miss Bessie.....	Toronto.....	1
Botsford, Miss Elizabeth.....	Newmarket.....	4
Boullee, W. H.....	New Hamburg, Ont.....	10
Boulter, S. E., M.D.....	Niagara Falls, Ont.....	15
Boulton, Miss Adeline M.....	Toronto.....	1
Boulton, A. R. M., and The Royal Trust Co., Exors. Estate Mary E. King.....	Quebec.....	280
Boulton, Arthur St. G.....	Toronto.....	10
Boulton, Administrator Estate John.....	".....	44
Bourke, Mrs. Elizabeth.....	North Bay.....	10
Bourlier, Mrs. Nellie G.....	Toronto.....	5
Bowns, Miss Felice M.....	Brooklyn, N.Y.....	10
Box, Harry.....	Ridgeway.....	7
Box, Mrs. Jennie O.....	".....	8
Boyce, James G.....	Toronto.....	28
Boyd, Mrs. Harriet.....	".....	7
Boyd, Mrs. Ida I.....	".....	16
Boyd, John.....	".....	31
Boyer, Mrs. Emily H.....	Willow Point, B.C.....	30
Boyle, Mrs. Amy.....	Toronto.....	70
Boyle, Mrs. Annie E.....	Niagara Falls.....	2
Boyle, Arthur.....	".....	40
Boyle, Philip F.....	".....	2
Bradley, Chas T.....	Port Colborne.....	10
Brecken, E. R. M.....	Toronto.....	26
Breckenridge, Mrs. Eleanore G.....	".....	70
Breedon, Miss Grace M.....	Brantford.....	30
Brett, Thos. E.....	Toronto.....	7

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Brien, William	Trillick, Ireland	23
Briggs, Mrs. Arabella V	Niagara Falls, N.Y.	6
Briggs, J. H. A.	Brockville	11
Bright, William M.	Niagara Falls	50
Bristow, James	St. Thomas	2
Brodie, Francis A., Trustee	Vancouver	7
Brodie, Trustees Estate John L.	Toronto	18
Broughton, Miss Vida E.	Bradford, Ont.	3
Brown, Miss Agnes C.	Carleton Place	1
Brown, Allen	Montreal	11
Brown, Miss Annie M.	Carleton Place	1
Brown, Miss Florence E.	"	1
Brown, F. D.	Toronto	220
Brown, Isaac	Blyth	10
Brown, Miss Jean	Carleton Place	1
Brown, Miss Margaret M.	Oak Park, Ill.	6
Brown, R. R., in trust	Galt	1
Brown, Victor E.	Oak Park, Ill.	35
Brown, Victor E., Trustee	"	22
Bruce, Mrs. Margaret C.	Racine, Wis.	28
Bryce, P. H., M.D.	Ottawa	17
Brymner, Mrs. Georgie G.	Lethbridge, Alta.	23
Bryson, Miss Jean	Perth	17
Bryson, Miss Maggie	"	17
Bryson, Robt. B.	"	7
Buck, G. Philip	Brantford	36
Buck, W. E.	"	28
Bull, Bartle E.	Toronto	23
Bull, Miss Kate E. M.	"	28
Bull, Mrs. Nettie H.	"	40
Burgess, Miss Augusta W.	Cambridge, Mass.	10
Burgess, Trustee and Executor Estate Ralph K.	Toronto	210
Burk, Miss Charlotte A.	Kenora, Ont.	3
Burland, Exors. Estate G. B.	Montreal	121
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce	Victoria, B.C.	60
Burns, Mrs. Margaret L.	Toronto	7
Burr, Wm.	Fergus	12
Burritt, A. P.	Toronto	60
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth	"	5
Burt, Mrs. Margaret L.	Wilmington, N.C.	2
Burton, George F.	Toronto	20
Burton, George F., in trust for Mrs. Elizabeth F. Bain	"	10
Burton, Mrs. Maude	"	7
Cadenhead, Mrs. Emma J.	Picton, Ont.	9
Cadham, Joseph G.	Niagara Falls	6
Cairns, Mrs. Katherine B.	Woodsville, N.H.	8
Caldbeck, Mrs. Margaret	Toronto	10
Calder, Robt. W.	"	1
Caldwell, Executors Estate Wm.	Peterboro	14
Cameron, A. B., in trust	Toronto	11
Cameron, Mrs. Elizabeth S.	"	75
Cameron, Mrs. Mary S.	New York, N.Y.	2

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Campbell, Alex.....	Hamilton.....	5
Campbell, Alex. J., Trustee for Louise L. Yeoman.....	Truro, N.S.....	7
Campbell, Mrs. Caroline J.....	Hamilton.....	24
Campbell, C. S., G. T. Bogert and The Royal Trust Co., Trustees.....	Toronto.....	70
Campbell, Donald.....	Thorold.....	16
Campbell, Harold A.....	Esquimalt, B.C.....	15
Campbell, Mrs. Jessie L.....	Toronto.....	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Elizabeth Norman.....	St. John, N.B.....	111
Campbell, Miss Mabel M.....	Hamilton.....	34
Campbell, Miss Mary G.....	Tillsonburg.....	2
Campbell, Miss Ruby C.....	Hamilton.....	42
Canada Life Assurance Co.....	Toronto.....	35
Cant, Mrs. Emma A.....	".....	2
Cant, Joseph.....	".....	10
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, Executors Estate Wm.....	Toronto.....	29
Carleton, Hubert.....	".....	23
Carleton, Mrs. Marie.....	".....	35
Carmichael, C. G.....	".....	17
Carmichael, Paul C.....	".....	2
Carmichael, Thos. L.....	".....	23
Carnahan, Mrs. Mabel A.....	".....	9
Carr, George W.....	Wingham.....	10
Carruthers, James N.....	Toronto.....	14
Carscallen, Henry G.....	Hamilton.....	5
Carswell, Robt.....	Toronto.....	140
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Administrator Estate C. H.....	".....	5
Carter, Miss C. Louise.....	".....	2
Carter, Mrs. Ellen E.....	".....	2
Carthew, Mrs. Elizabeth I.....	Ingersoll.....	2
Case, Charles A.....	St. Catharines.....	111
Case, Miss Eileen E.....	".....	3
Case, E. J.....	Edmonton South, Alta.....	3
Case, Milo M.....	Edmonton, Alta.....	1
Cassels, Mrs. Laura Cecil.....	Toronto.....	25
Cassels, R. S.....	".....	30
Cassels, Son & Co.....	".....	10
Cassels, Justice Walter G. P.....	Ottawa.....	84
Cassels, W. Gibson.....	Toronto.....	90
Caswell, Fred. T.....	Derby Line, Vt.....	5
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J.....	".....	19
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson.....	".....	35
Cawthra, Mrs. E. J., W. H. Cawthra and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	23
Chadburn, Herbert B.....	Montreal.....	5
Chambers, Albert.....	Aylmer West, Ont.....	45
Chandler, Mrs. Jennie L.....	Toronto.....	5
Chantler, Elwood.....	Chantler, Ont.....	18
Chapman, William.....	Toronto.....	25

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Chase, Mrs. Margaret G.	Ayr, Ont.	11
Chellew, Mrs. Carrie M.	Santa Barbara, Cal.	3
Chellew, Miss Clara M.	Colton, Cal.	15
Chellew, Joseph S.	Blyth, Ont.	4
Cheney, William G.	Montreal.	70
Cherry, Blain	Preston.	3
Cherry, Geo. A., and Wm. Cherry	"	60
Cherry, Mrs. Jennie A.	Toronto.	5
Cherry, John.	Galt.	30
Chester, Geo. T.	Buffalo, N.Y.	10
Child, Mrs. Ada B.	Cochrane.	15
Chisholm, Duncan	Kitchener, Ont.	11
Chiswell, J. P.	Stratford, Ont.	23
Christopher, Executrices Estate A. N.	Ingersoll.	38
Christopher, George.	"	6
Christopher, Mrs. Matilda	Oakland, Cal.	43
Clarke, Mrs. Jane, D. F.	Fitzroy Harbour, Ont.	9
Clarke, J. B., K.C.	Toronto.	5
Clarke, L. F.	Aylmer, Ont.	3
Clarke, R. J.	Colborne, Ont.	5
Claus, Jacob.	Ridgeway.	17
Clayton, Mrs. Fannie G.	Swansea, Ont.	9
Clemitson, Miss Mary E.	Claremont, N.H.	4
Clergue, Miss Gertrude.	Montreal.	2
Clergue, Miss Gertrude, in trust.	"	2
Cleveland Trust Co., The.	Cleveland, Ohio.	19
Cleveland, Milo L.	Brockport, N.Y.	10
Clews, Arthur T.	Rhyl, Wales.	1
Cline, Leonard F., M.D.	Kitchener, Ont.	21
Cline, Mrs. Louisa V.	"	7
Clogg, Mrs. Isabella E.	St. Catharines.	9
Coccola, Rev. Francis.	Greenwood, B.C.	8
Cockshutt, Edmund L.	Brantford.	30
Cockshutt, Frank.	"	74
Cockshutt, Harry.	"	100
Cody, Mrs. Florence L.	Toronto.	7
Cody, Rev. H. J.	"	63
Coe, Mrs. Luella M.	Buffalo, N.Y.	2
Coleman, James.	St. Thomas, Ont.	3
Coleman, Mrs. Maud M., in trust.	Toronto.	10
Collins, Mrs. Addie Z.	St. Catharines.	5
Collver, Mrs. Nessie.	Toronto.	1
Colonial Investment and Loan Co., The.	"	605
Confederation Life Association.	"	49
Confederation Life Association, in trust.	"	98
Cooch, A. C.	"	65
Cook, Geo. E., in trust for Estate Geo. J.	"	200
Cook, Geo. T.	Welland.	20
Cook, Trustees Estate John L.	Toronto.	300
Cooke, Mrs. Elizabeth.	Uxbridge.	12
Cooper, Mrs. Mary G., in trust.	Balderson, Ont.	28
Cooper, Rev. William.	Mount Forest, Ont.	4
Cooper, William H.	St. Thomas, Ont.	31
Copland, Mrs. Madge.	Toronto.	2
Coppley, Geo. C., in trust.	Hamilton.	35
Coppley, Miss Lottie.	"	14

Imperial Bank of Canada

Cosens, Mrs. Lillie G.....	Toronto.....	10
Coste, D. A., in trust.....	Niagara Falls.....	16
Coste, Eugene.....	Calgary, Alta.....	58
Coste, Louis.....	Ottawa.....	20
Coulthard, Mrs. Eva E.....	Peterborough.....	29
Coulthard, R. A.....	Oshawa.....	18
Coulthard, Miss Sarah A.....	Toronto.....	15
Coulthard, W. W.....	Peterborough.....	40
Court Bertie, No. 478, C.O.O.F.....	Ridgeway.....	6
Courtice, Miss Ada B.....	Toronto.....	1
Courtice, Andrew R.....	".....	1
Courtice, Francis E.....	Collingwood.....	4
Cowan, Wm. A.....	Cochrane, Ont.....	8
Crane, George A.....	Niagara Falls.....	3
Crane, Executor Estate Robt.....	Welland.....	20
Cranston, Mrs. Edith.....	Tempo, Ont.....	4
Crawford, Mrs. Edith L.....	Banff, Alta.....	46
Crawford, Miss Geraldine F.....	St. Catharines.....	15
Crawford, J. T., Trustee.....	Toronto.....	3
Crawford, Miss Sara J.....	St. Marys, Ont.....	10
Crawford, Thomas.....	Toronto.....	50
Cream, Miss Rachel.....	Quebec.....	36
Creighton, Mrs. Margaret A.....	Brantford.....	14
Crewe, H.....	Toronto.....	16
Crocker, William.....	".....	200
Crocker, Wm., in trust for Adelaide B.	".....	1
Crocker.....	".....	1
Crocker, Wm., in trust for James W.	".....	1
Crocker.....	".....	7
Crooks, Willoughby.....	Montreal.....	7
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crow, Miss Mary.....	Toronto.....	1
Crowe, Wm., A. J. Bell, T. H. Johnson and J. A. McInnes, Trustees.....	Halifax.....	1
Crowe, Wm., J. A. McInnes, T. H. John- son and A. J. Bell, Trustees Jost W. Methodist City Mission.....	".....	9
Crowther, Wm. C.....	Toronto.....	205
Crysler, Mrs. Catherine.....	St. Davids.....	3
Currie, Executors Estate Christina V.....	Port Perry.....	43
Curtis, James D., M.D.....	St. Thomas, Ont.....	5
Cuthbert, Mrs. Estella.....	Guelph.....	17
Cuthbert, Mrs. Estella, in trust for Edward S. Cuthbert.....	".....	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert.....	".....	1
Dalton, Charles C.....	Toronto.....	65
Dalton, Executors Estate Mrs. Emeline M.	".....	16
Dalton, Miss Florence E.....	".....	8
Dalton, Mrs. Ophelia H.....	".....	22
Daly, Sir M. B., and Eastern Trust Co., Trustees for Mrs. M. C. Primrose ...	Halifax, N.S.....	12
Daly, Sir M. B., and J. B. Kenny, Agents of Capt. Arthur L. Keogh.....	".....	12
Daly, Sir M. B., and J. B. Kenny, Agents of Major E. J. L. Keogh.....	".....	1

Imperial Bank of Canada

Daly, Sir M. B., and J. B. Kenny, Agents of Miss Mary C. Keogh.....	Halifax, N.S.....	1
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society.....	Galt.....	4
Danter, Miss Alice H.....	Toronto.....	7
Darlington, Miss Annie.....	".....	2
Darlington, Mrs. Annie.....	".....	2
Darlington, Edwin.....	Merton, Ont.....	11
Darlington, Miss Grace.....	Toronto.....	6
Darlington, Josiah.....	Todmorden, Ont.....	2
Darlington, Robt. J.....	Toronto.....	37
Davidson, Mrs. Florence I.....	St. Catharines.....	4
Davie & Sons, Geo. T.....	Levis, P.Q.....	10
Davies, Mrs. Eleanor.....	Toronto.....	13
Davies, Executors Estate Mrs. Emma.....	".....	102
Davies, Thos. E.....	St. Catharines.....	8
Davis, Mrs. Florence P.....	Aylmer, Ont.....	3
Davis, Frank G.....	".....	2
Davison, Fred. H.....	Bridgewater, N.S.....	10
Dean, A. C. H.....	Toronto.....	35
Dean, Percy H.....	".....	7
Denison, Mrs. Mary.....	Port Colborne.....	15
Dennistoun, Miss Elizabeth O.....	Winnipeg.....	114
Dennistoun, Mrs. Katharine A.....	".....	130
Derry, Mrs. Margaret G.....	Purley, Surrey, Eng.....	200
Deterling, Mrs. Stella M.....	Port Colborne.....	5
Devine, Mrs. Mary A.....	Collingwood, Ont.....	16
Dewey, Jeremiah.....	Niagara Falls, N.Y.....	10
Dexter, Mrs. Elizabeth.....	Toronto.....	28
Dickinson, Stephen C.....	Halsetown, St. Ives, Eng.....	2
Dight, Norris.....	Thedford.....	7
Dimock, J. Wesley.....	Windsor, N.S.....	3
Dinnis, Mrs. Louise A.....	San Francisco, U.S.A.....	45
Disher, Mrs. Florence E.....	Ridgeway.....	5
Disher, Merritt V.....	".....	61
Disher, Miss Ora W.....	".....	2
Disher, W. B.....	".....	150
Dixon, Executors Estate B. Homer.....	Toronto.....	191
Dixon, Frank I.....	".....	10
Dixon, Estate of Wm.....	".....	15
Dobbie, George A., in trust.....	Galt.....	5
Dobbie, J. H., in trust for Miss Cecilia Robertson.....	Kitchener, Ont.....	2
Dobree, Miss Susannah A.....	Ramsgate, Eng.....	12
Docter, Miss Cecilia C.....	Belleville.....	7
Docter, Miss Philinda G.....	".....	7
Dodds, Mrs. Agathe.....	Toronto.....	12
Dominion Fire Insurance Co.....	".....	50
Domville, Mrs. Adèle de B.....	Montreal.....	29
Donald, James P.....	Lyons Brook, N.S.....	5
Donnelly, B. W.....	Ancaster.....	3
Doran, Wm. L.....	Niagara Falls, Ont.....	50
Doubt, Henry.....	Port Perry.....	15
Douglas, Mrs. Elizabeth B.....	Montreal.....	53
Douglas, William.....	Fort Erie.....	50
Doyle, Mrs. Susan.....	Charlottetown, P.E.I.....	17

Imperial Bank of Canada

Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond.....	Montreal.....	79
Drummond, Miss Winnifred E.....	Paris Station, Ont.....	1
Drury, Henry.....	St. Catharines.....	90
Drynan, Mrs. Alice.....	Hamilton.....	21
Drynan, Miss Louise E.....	Toronto.....	56
Drynan, Miss Margaret J.....	".....	60
Duff, Donald W.....	".....	14
Dumble, Mrs. Hester A.....	".....	33
Dumble, Executors Estate John H.....	Cobourg.....	11
Dunbar, Miss Irene.....	Dunbarton.....	4
Dunbar, Mrs. Mary E.....	Ottawa.....	14
Dunbar, W. T.....	Dunbarton.....	10
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	28
Durward, Miss Jean, and Miss Florence Durward, Jt. Acct.....	".....	5
Dwyer, Mrs. Florence.....	".....	57
Eastern Trust Co., Guardians of Estate of Children A. L. Gue.....	Halifax, N.S.....	2
Eastern Trust Co., Trustees for Kate D. Jones.....	".....	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore.....	".....	6
Eastern Trust Co., Trustee for Morris children, under will of late S. G. Black.....	".....	8
Eastern Trust Co., in trust for St. Andrew's Presbyterian Church, Wolfville, under will of R. Pratt.....	".....	5
Eastern Trust Co. and Hy. A. Kaulbach, Trustees of will Rev. J. A. Kaulbach.....	".....	36
Eastern Trust Co. and H. O. McLatchy, Exors. Estate J. H. Symons.....	".....	45
Eastwick, James.....	Rogate, Eng.....	5
Eberts, A. L.....	Chatham, Ont.....	270
Eberts, Mrs. Florence B.....	".....	11
Eberts, Mrs. Mary M.....	".....	20
Eden, James.....	Charlottetown, P.E.I.....	4
Edgar, Mrs. Ruby T.....	Toronto.....	10
Edmond, Miss Margaret H. A.....	Stow, Scotland.....	5
Edwards, Miss Amy M. A. R.....	Vancouver, B.C.....	46
Egan, Mrs. Anna P.....	Toronto.....	5
Egleston, Miss Clara.....	Ancaster.....	2
Eliot, Miss Marjorie F. H.....	Ottawa.....	11
Elliot, C. H.....	Guelph.....	22
Elliot, Miss Cynthia J.....	Toronto.....	35
Elliot, Miss Kate A., and Miss Annie K. Elliot.....	London, Ont.....	17
Elliot, Executrices Estate Judge Wm.....	".....	117
Elliott, Executors Estate W. G.....	Brantford.....	70
Elliott, W. S.....	Toronto.....	1
Ellis, H. T. W., K.C.....	Windsor, Ont.....	7
Ellis, Mrs. Mary E.....	Toronto.....	14
Ellis, Stayner.....	Windsor, Ont.....	4

Imperial Bank of Canada

Ellison, Mrs. Hannah A.	Zion City, Ill.	10
Ellison, Ralph	Lansing, Mich.	1
Ellsworth, Mrs. Catharine M.	Ridgeway	12
Ellsworth, H. V.	"	3
Elvidge, Walter L.	Whitby, Ont.	5
English, Mrs. Mary A.	Mitcham, Eng.	35
Equi, W. J.	Toronto	28
Evans, Charles	"	9
Evans, Mrs. Emily E.	Westmount, P.Q.	34
Evans, George E.	Toronto	35
Evans, Henry W.	"	40
Evans, Miss L. Evelyn	Bournemouth, Eng.	7
Evans, Mrs. May M.	Wingham, Ont.	2
Evans, W. J.	Toronto	10
Fair, Miss Lila	Collingwood	19
Fair, Thomas J.	Brantford	16
Fares, Mrs. Fidelia	Port Colborne	4
Farmer, Mrs. Ada M.	St. Catharines	12
Farmer, Mrs. Mary H.	Fergus	23
Farmer, R. D.	"	30
Farncomb, Miss Dorothea	Toronto	23
Farncomb, Miss Dorothy	"	2
Farncomb, Rev. Frederick E.	"	20
Farncomb, Administrator Estate of Rev. John	"	8
Farncomb, Thos. S., M.D.	Trenton	28
Farncomb, Rev. William	Toronto	18
Farrell, Miss Letitia	Halifax, N.S.	204
Farrell, Miss Teresa	"	217
Farthings, John M.	Aylmer, Ont.	20
Farthings, John M., in trust for Farthings Estate	"	50
Fergus, The Reeve and Treasurer of the Village of, in trust	Fergus	3
Ferguson, Mrs. Elizabeth J.	London, Eng.	15
Ferguson, John	Toronto	70
Ferguson, Mrs. Mary E.	"	255
Ferrie, A. E.	"	10
Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie	Hamilton	25
Ferrie, Mrs. Maud	"	28
Field, Henry M.	London, Eng.	16
Field, John T.	Cobourg	7
Fillingham, Joseph P.	Lansing, Mich.	30
Filshie, Exors. Estate A.	Mount Forest	23
Finn, Mrs. Mary	Halifax, N.S.	25
Fisher, T. C., in trust	Barrie, Ont.	5
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken	Toronto	14
Fisken, J. K., and W. R. Wadsworth, Trustees	"	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees	Brantford	20
Fitton, H. W., in trust	"	8
Fitzpatrick, Louis J.	Haileybury	4
Fleming, Miss Elizabeth S.	Galt	10

Imperial Bank of Canada

Fleming, Mrs. Helen G.	Toronto	10
Fletcher, Miss Annie	Boston, Mass.	15
Fletcher, George F.	Halifax, N.S.	3
Fletcher, Miss Mary E.	"	5
Ford, Mrs. Victoria	Costa Rica, C.A.	35
Forgie, Mrs. Isabel K.	Pembroke	5
Forgie, J. G.	"	20
Forgie, J. G., in trust	"	50
Forlong, Miss E. S.	Hamilton	58
Forrest, John A., W.S.	Edinburgh, Scotland	23
Forster, J. W. L.	"	49
Foss, Miss May C.	St. Thomas	42
Foster, C. C.	Toronto	14
Foster, Miss Ellen M.	"	2
Foster, Miss Elma A.	Orono	8
Foster, Hubert B.	Bowmanville	5
Foster, Miss Margaret V.	Orono	7
Foster, Miss Mary B.	"	10
Foulds, Mrs. Mary	Toronto	62
Fowlds, Miss Grace I.	Hastings	3
Fowlds, Executors Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Miss Mary P.	"	5
Fowlds, Executors Estate Mrs. Mary V.	"	12
Fowlds, Walter M.	"	8
Francis, Wellington	Toronto	50
Fraser, Miss Christina	Ottawa	7
French, C. St. G.	Duncan, B.C.	3
Fretz, Miss Mary A.	Stevensville, Ont.	3
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Fuller, Miss Alice M.	Toronto	49
Fuller, Miss Alice M., in trust	"	1
Fuller, Miss Amy L.	"	7
Fuller, Mrs. Emily St. G.	Westmount, P.Q.	20
Fuller, Mrs. Emma L.	Toronto	50
Fuller, Miss Mary E.	Hamilton	18
Gage, Cameron	Bartonville	63
Gage, Mrs. Charlotte D.	Toronto	5
Gage, F. H.	"	19
Gage, Miss Gladys G.	"	100
Gage, Lady Ina B.	"	100
Gage, Miss Wilhelmina B.	"	100
Gage, Sir W. J.	"	380
Galt Hospital Trust	Galt	25
Gamble, Administratrix Estate Mrs. Anna	Toronto	6
Gamble, Miss Sarah	"	20
Garby, Miss Dora	"	2
Garner, Miss Clara M.	St. Catharines	1
Gates, Miss Clara A.	Hamilton	12
Gates, Herbert E., Exor. Estate Geo. E. Gates	London, Ont.	40
Geary, G. Reginald, K.C.	Toronto	10
Geggie, Mrs. Isabella M.	Ottawa	28
General Accident Assurance Co. of Canada	Toronto	116
George, Alfred W.	Port Hope	12
Gerrie, Mrs. Carrie E.	Chicago, Ill.	14

Imperial Bank of Canada

Gibson, Mrs. Agnes E.	Belleville	60
Gibson, Miss Margaret	Waterloo, Ont.	9
Gilbert, Miss Gertrude E. B.	St. Thomas	14
Gilbert, Miss Kathleen M. I.	"	14
Gilbert, R. F. A.	"	9
Gilchrist, Mrs. Agnes S.	Toronto	5
Gillbard, Edward B.	East Orange, N.J.	28
Gillbard, John W.	Toronto	26
Gillespie, Executors Estate James	Picton, Ont.	18
Gillespie, Jas. F.	"	10
Gillespie, Mrs. Mary E.	"	12
Gillies, Mrs. Isabel R.	Hamilton	31
Gillies, James B.	"	25
Gilmour, Jos. E.	North Bay, Ont.	15
Givens, Miss May	East Boston, Mass.	25
Glassco, A. W.	Hamilton	4
Glassco, Ernest S.	Oakville	5
Glennay, Edwin J.	Ottawa	9
Glennay, Miss Theresa L.	Oshawa	34
Goggin, Mrs. Maria	Port Credit	8
Goldie, Alex. R., in trust for A. Gibson		
Goldie	Galt	8
Goldie, Alex. R., in trust for J. G. Goldie	"	9
Goldie, Alex. R., Executor Estate Nora		
Goldie	"	3
Goldie, Mrs. Margaret	"	38
Goldie, Miss Rebecca G.	"	28
Gomer, Mrs. Margaret C.	Oakland, Cal.	10
Gooch, Executor Estate R. N.	Toronto	29
Goodale, Miss Marion	Cheviot, Sask.	3
Goodall, Robt.	Woodbridge, Ont.	7
Gooderham, Executors Estate Charles H.	Toronto	77
Gooderham, E. G.	"	20
Gooderham, Exors. Estate Henry	"	70
Gooderham, Mrs. Margaret	"	70
Gordon, Mrs. Janet P.	"	22
Gordon, Mackay & Co., Ltd.	"	50
Gould, Miss Alma M.	Uxbridge	4
Gould, Isaac J.	"	70
Gould, Miss Minnie	"	4
Goulding, Executor Estate George	Toronto	98
Gourlay, Mrs. B. Annie	Blackpool, Lancs., Eng.	12
Gourlie, Herbert W.	Toronto	14
Gow, Mrs. Harriet	New York, N.Y.	10
Gow, Executors Estate James	Windsor, Ont.	21
Gowans, Executors Estate John	Toronto	175
Graham, Miss Christina A.	Biggar, Scot.	7
Graham, Mrs. Clara M.	Port Hope	10
Graham, John	Toronto	6
Grand, James	"	7
Grandy, Mrs. Annie	Port Hope	5
Grant, Mrs. Laura McN.	Halifax, N.S.	14
Grant, MacCallum, Trustee	"	14
Grasett, Fred. LeM., M.D.	Toronto	40
Grasett, Lt.-Col. Henry J., and A. W.		
Grasett, Trustees for Mrs. H. G.	"	14
Kingstone	"	14

Imperial Bank of Canada

Grasett, Lt.-Col. Henry J., and G. B. Strathy, Trustees.....	Toronto.....	37
Grasett, Mrs. Jane S.....	".....	10
Gray, John.....	Port Credit.....	50
Graydon, Miss Grace M.....	St. Catharines.....	5
Great West Life Assurance Co., The.....	Winnipeg.....	180
Green, Arthur E.....	St. George, Ont.....	4
Green-Armytage, Mrs. C. Ida.....	Fergus, Ont.....	62
Green, Mrs. Jennie B.....	Orangeville, Ont.....	3
Greey, Mrs. Leila L.....	Toronto.....	2
Greey, Wm. and J. G.....	".....	58
Greig, Edward R.....	".....	4
Greig, Miss Margaret R.....	".....	8
Griffin, Mrs. Ann.....	St. Thomas.....	50
Griffin, Mrs. Belle G.....	".....	32
Griffin, F. M.....	".....	37
Griffith, Mrs. Alice M.....	Hamilton.....	5
Griffith, Mrs. Irene C.....	Buffalo, N.Y.....	150
Gripton, Charles M.....	Niagara-on-the-Lake.....	31
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Grote, Mrs. Catherine A.....	St. Catharines.....	2
Guess, Harry A.....	New York, N.Y.....	7
Gundy, W. P.....	Toronto.....	14
Gunn, Mrs. Nellie.....	".....	20
Hadley, Miss Edna A.....	Westmount, P.Q.....	46
Hadley, Mrs. Hattie A.....	Montreal.....	38
Hagarty, John H. G., and F. LeM. Grasett, Trustees.....	Toronto.....	7
Hague, Exors. Estate George.....	Montreal.....	36
Hahasey, Miss Mary.....	Niagara-on-the-Lake.....	5
Hale, Miss Frances A.....	Colemans Hatch, Eng.....	89
Hale, Miss Henrietta.....	".....	82
Hale, Jeffery.....	London, Ont.....	9
Hale, Mrs. Louisa G.....	".....	70
Hales, Mrs. Marion.....	Toronto.....	10
Hall, Miss Florence.....	Fergus.....	12
Hall, Mrs. Ida.....	Woodstock, Ont.....	34
Hallam, Executors and Trustee Estate John.....	Toronto.....	21
Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, Most Rev. Charles, D.D.....	Ottawa.....	33
Hamilton, Miss Ethel M.....	".....	8
Hamilton, Rev. H. F.....	".....	35
Hamilton, Rev. H. F., R. C. H. Cassels and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	70
Hamilton, James.....	Port Colborne.....	55
Hamilton, John.....	Quebec.....	140
Hamilton, Rev. J. B.....	Dundas.....	35
Hamilton, Lauchlan A.....	Lorne Park, Ont.....	14
Hamilton, Mrs. Mary.....	Port Colborne.....	5
Hamilton, Mrs. Nancy.....	Byng.....	3
Hamilton, Executors Estate Robt.....	Quebec.....	84
Hamilton, W. A.....	Fergus.....	35
Hamilton, William J.....	Fort William.....	5

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Hamlin, Mrs. Elizabeth	Oshawa	35
Hamlin, Reuben W.	Glendora, Cal.	92
Hamlin, Executors Estate R. S.	Oshawa	42
Hand, Thomas W.	Hamilton	14
Hanna, Hon. W. J.	Sarnia	105
Harcourt, F. W., and F. C. L. Jones, Trustees	Toronto	20
Harcourt, Wm. L., M.D.	Brandon	41
Hardie, Mrs. Maria G.	Greenock, Scot.	37
Harding, Mrs. Ida	St. Pacome, P.Q.	55
Hardison, George	Ridgeway	38
Harman, S. Bruce	Toronto	18
Harris, F. J.	Hamilton	2
Harris, Mrs. Helen R.	Calgary	15
Harrison, Mrs. Mary A.	Port Colborne	15
Harvey, Miss Emma L.	Toronto	5
Hattie, R. M., and Hector McInnis, Trus- tees for Daisy G. Hattie	Halifax, N.S.	10
Hattie, R. M., and Hector McInnis, Trus- tees for Louise B. Gue	"	10
Hattie, R. M., and Hector McInnis, Trus- tees for Estate T. R. Gue	"	4
Haughey, Miss Mary	Richmond, Eng.	6
Haun, Mrs. Susie M.	Ridgeway	10
Hawley, Miss Mary G.	Belleville	28
Hay, Mrs. Annabella M.	Toronto	20
Hay, Edward	"	30
Hay, Edward, in trust for Harry Cheyne, W.S.	"	15
Hay, Ed., G. G. LeMesurier and Marion A. Kerr, Trustees Wilkie Trust	"	767
Hayes, Mrs. Ida E.	Grosse Point, Mich.	5
Head, Howard B.	Hamilton, Ont.	10
Heath, Mrs. Jessie W.	Toronto	2
Heenan, Michael	St. Thomas	100
Heintzman, George C.	Toronto	105
Heintzman, Herman	"	14
Heintzman & Co., Limited	"	100
Henderson, Charles	Welland	9
Henderson, Joseph	Toronto	14
Henderson & Small, in trust	"	70
Henderson & Small, in trust for Mrs. C. E. Allen	"	12
Henderson & Small, in trust for C. W. A. Baldwin	"	8
Henderson & Small, in trust for F. C. Crawford	"	5
Hendrie, Miss Enid S.	"	11
Hendrie, Lady Lena M.	"	25
Hendrie, William	Hamilton	40
Henry, Mrs. Elizabeth	Toronto	30
Hepburn, Mrs. Florence	Uxbridge, Ont.	5
Heron, John B.	Toronto	30
Heron, Miss Margaret J.	"	12
Heron, Miss Sarah E.	"	12
Hethrington, E. A.	"	80
Hethrington, T. S.	Quebec	200

Imperial Bank of Canada

Heward, Geo. C.....	Toronto.....	43
Hewson, Mrs. Fannie B.....	Niagara Falls.....	5
Hibbard, Mrs. Delilah.....	Mt. Vernon, Ohio.....	19
Hickman, Mrs. Charlotte M. F.....	Dorchester, N.B.....	79
Higgins, James D.....	Toronto.....	21
Highet, Miss Mary E.....	Cobourg.....	7
Hill, Francis H.....	Washago, Ont.....	1
Hill, Mrs. Harriette E. G.....	Toronto.....	1
Hill, Lewis F.....	Halifax, N.S.....	43
Hills, Mrs. Helen E.....	Toronto.....	49
Hindson, William.....	Tillsonburg, Ont.....	7
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Moncton, N.B.....	17
Hodge, Mrs. Agnes.....	Goderich, Ont.....	7
Hodgins, Justice F. E., Trustee for Elaine de la Cour.....	Toronto.....	4
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	6
Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	".....	5
Hodgins, Justice F. E., Trustee for Sherwood Hodgins.....	".....	6
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Cleveland, Ohio.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5
Holland, Charles.....	London, Eng.....	58
Holmes, Mrs. Fanny.....	Toronto.....	2
Holt, H. S.....	Montreal.....	300
Honsberger, Joshua.....	Dunnville, Ont.....	2
Hooper, Mrs. Emily C.....	Vancouver.....	1
Hopkins, L. E. J.....	Port Colborne.....	5
Hopper, Executors Estate William.....	Cobourg.....	14
Hopper, William H.....	".....	6
Hornby, Mrs. Eva S.....	Toronto.....	1
Horne, Mrs. Grace.....	Middle Barton, Eng.....	23
Hoskin, Miss Mary.....	Toronto.....	100
Hoskins, Miss Maggie.....	".....	9
Houghton, Miss Emma M.....	".....	19
House, Lewis.....	Ridgeway.....	82
Houston, Mrs. Fanny S.....	Niagara Falls.....	5
Howard, Miss Lucy Maclean.....	Toronto.....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howard, William H.....	Montreal.....	10
Howe, Mrs. Florence M.....	London, Eng.....	24
Howland, Administrator Estate Mrs. Edith A.....	Toronto.....	12
Howland, George W.....	".....	151
Howland, Sons & Co., Ltd., H. S.....	".....	590
Howland, Mrs. Katharine.....	".....	25
Howland, Miss Katharine V.....	".....	15
Howland, Peleg.....	".....	100
Howland, Peleg, and Ed. Hay, in trust for O. and E. Pension Fund, I. B. of C.....	".....	840
Howland, T. S.....	Kleinburg, Ont.....	10
Howland, W.....	".....	10
Hudson, Mrs. Lela G.....	Hamilton.....	1

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Hudson, Mrs. Margaret J.....	St. Catharines.....	23
Hudson, William S.....	Preston, Ont.....	15
Hughes, Miss A. Camilla.....	Ottawa.....	75
Hughes, D. W.....	Toronto.....	20
Hunter, Miss Mary A.....	Orono.....	8
Hutcheson, Mrs. Blanche E.....	Port Perry.....	14
Hutcheson, Executors Estate Mrs. Florence S.....	Bowmanville.....	26
Hutcheson, V. H. E.....	".....	70
Hutson, J. T. & H.....	Toronto.....	25
Imperial Life Assurance Co. of Canada...	Toronto.....	8
Incorporated Synod of the Diocese of Huron.....	London, Ont.....	23
Ingersoll, J. H.....	St. Catharines.....	15
Ingersoll, J. H., Executor Estate Louisa L. Neelon.....	".....	5
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trus- tees.....	".....	140
Ingersoll, J. H., and W. H. Merritt, Joint Trustees for Mary B. Merritt.....	".....	19
Inkster, Mrs. Alice G.....	Victoria, B.C.....	4
Inkster, Colin, Sheriff.....	Winnipeg.....	10
Inman, Mrs. Margaret.....	Toronto.....	1
Innes, Charles E.....	Simcoe, Ont.....	29
Innes, Mrs. E. Leila.....	".....	7
Innes, Mrs. Mabel M.....	".....	7
Innes, Robt.....	Peterborough, Ont.....	7
Innes, William L.....	Simcoe, Ont.....	21
Innes, William P.....	".....	81
Irish, Mrs. Jenny H.....	Toronto.....	58
Irish, Mark H.....	".....	46
Irwin, Mrs. Isabel.....	Ottawa.....	96
Istel, André.....	Vancouver.....	15
Jackson, Arthur.....	Stevensville, Ont.....	10
Jackson, Charles M.....	Medina, N.Y.....	14
Jackson, Walter.....	Niagara Falls.....	2
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, Executors Estate Robt., in trust for Mrs. Annie E. Eaton.....	Toronto.....	50
Japp, Executor and Trustee Estate Mrs. Betsy S.....	London, Eng.....	36
Jeandron, Mrs. Ada L.....	Orange, N.J.....	16
Jeffers, Thomas C.....	Toronto.....	20
Jeffrey, C. C.....	Port Perry.....	7
Jeffrey, S.....	".....	75
Jeffries, John.....	Toronto.....	2
Jenkinson, Edwin.....	Wexford.....	4
Jephcott, Executors Estate Wm.....	Toronto.....	42
Johnson, Mrs. Agnes M.....	Consecon, Ont.....	58
Johnson, Mrs. Elsie F.....	Bickford, Ont.....	14
Johnson, Executors Estate James A.....	Consecon, Ont.....	50

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Johnson, Mrs. Louise H.	Wentworth, N.S.	9
Johnston, Alfred	Toronto	17
Johnston, Andrew	Stratford	45
Johnston, H. B.	Toronto	17
Johnston, Mrs. Mary	Montreal	58
Johnston, Samuel	Toronto	16
Johnston, Strachan, K.C.	"	17
Johnston, W. R.	"	17
Johnston, Executors Estate W. R.	"	20
Jones, Executors Estate Clarkson	"	56
Jones, Edward C.	"	1
Jones, Herbert R. St. C.	Weymouth North, N.S.	4
Jones, Exors. Estate J. Gordon	Toronto	40
Jones, Miss Williamina C. C.	Quebec	12
Jordan, Rev. Louis H.	Toronto	43
Jordan, Mrs. Mary M.	Halifax, N.S.	7
Julian, Rice L.	New York, N.Y.	35
Kains, Robt., M.D.	St. Thomas	48
Kane, Mrs. Jessie A.	Toronto	42
Kappele, Mrs. Kate R.	"	70
Kaumeier, Chas. H.	Detroit, Mich.	23
Kay, E. J.	Montreal	7
Kay, E. J., No. 2 Acct.	"	7
Kay, George	Stratford, Ont.	7
Keachie, Mrs. Muriel C.	Toronto	7
Keefer, Major W. Napier, M.D.	"	100
Keirstead, Mrs. Mary A.	"	25
Keith, Donald	North Battleford, Sask.	40
Keith, George E.	Terrace, B.C.	14
Kelly, Mrs. Mary	Toronto	25
Kendall, C. E.	St. Catharines	12
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny	Halifax, N.S.	39
Kenrick, Mrs. Emma M.	Toronto	28
Kenrick, Frank B.	"	10
Kernahan, William T.	"	14
Kerr, Miss Eliza	Galt	7
Kerr, Mrs. Elizabeth S.	St. Thomas	2
Kerr, Mrs. Emma L.	Vancouver South	18
Kerr, Miss Helen J.	St. Thomas	4
Kerr, Miss Margaret T.	Toronto	14
Kerr, Mrs. Marion A.	"	17
Kettles, Thomas	South Woodslee	4
Kettles, W. J.	Toronto	6
Kidd, David	New York, N.Y.	250
Kiely, A. John	Toronto	68
Kiely, Maurice M.	"	54
Kiely, Wm. G.	"	57
Kiely, Executors Estate Wm. T.	"	275
Kilgour, Mrs. Alice M.	Eglinton, Ont.	23
King, Frank, M.D.	St. Catharines	10
King, Mrs. Grace	Toronto	35
King, Mrs. Marie C.	Quebec	110
King, Sydney	St. Pacome, P.Q.	55
Kingstone, Mrs. Wilhelmina	Toronto	41
Kinley, Mrs. Christina	Ridgeway	30

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Kippax, Exor. Estate Mrs. Margaret.....	Brantford.....	10
Kirkpatrick, A. M. M.....	Toronto.....	7
Kirkpatrick, Rev. F. G.....	Sydenham, Ont.....	7
Kirkpatrick, Exors. Estate George B.....	Toronto.....	28
Kirkpatrick, George R. F.....	Edmonton, Alta.....	7
Kirwin, William.....	Ingersoll.....	63
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knight, Henry.....	Burks Falls, Ont.....	10
Knowles, A. G.....	Sault Ste. Marie, Ont..	12
Knowlton, Arthur S.....	Toronto.....	5
Knowlton, Thos. E.....	".....	5
Knowlton, W. H.....	".....	93
Kyle, Mrs. Mary J.....	".....	30
Kynoch, Mrs. Josephine.....	".....	43
Lacey, Mrs. Eleanor E.....	Toronto.....	2
Laidlaw, E. W. H.....	Aylmer West, Ont....	22
Laidlaw, John B.....	Toronto.....	15
Lake, William H.....	".....	14
Lally, Miss Constance.....	Barrie.....	88
Lamont, Mrs. Florence L.....	Toronto.....	6
Lamont, W. H.....	".....	6
Lang, Miss Marion M.....	".....	14
Langmuir, Edwin A.....	".....	5
Langmuir, Mrs. Georgina H.....	".....	5
Langstaff, James M.....	".....	3
Languedoc, Mrs. Erie R., Usufructuary		
Legatee.....	Aylmer, Que.....	4
Lannan, Thomas.....	Port Colborne.....	10
Lash., Z. A., K.C., Trustee.....	Toronto.....	35
Lash, Z. A., K.C., and Miller Lash, Trus-		
tees for Mrs. Harriet Russell.....	".....	68
Lash, Z. A., K.C., and John Usborne,		
Trustees for Mrs. Jessie Usborne....	".....	190
Lattimore, Mrs. Mary.....	Port Colborne.....	6
Lawes, Mrs. Nora K.....	Southsea, Eng.....	10
Lawler, Miss Annie L.....	Toronto.....	160
Lawler, Executrices Estate Rev. E. B. ...	".....	10
Lawler, Miss Elizabeth G.....	".....	212
Lawrence, Executors Estate G. W.....	Stratford, Ont.....	42
Lawrence, James.....	Toronto.....	7
Lawrence, Mrs. Jane.....	Quebec.....	2
Lawrence J. Willson.....	Jackson's Point.....	7
Lawrence, Mrs. Marie E.....	".....	56
Layton, Mrs. Mary.....	Toronto.....	15
Leach, Fred. H.....	".....	14
Leadlay, Mrs. Frances E.....	".....	21
Lee, J. W.....	".....	23
Lee, Thos. S. C.....	London, Eng.....	19
Lefroy, E. B., and H. B. Lefroy, Trustees	Toronto.....	30
Lefroy, H. B.....	".....	7
Lefroy, Miss Phoebe I. B.....	".....	2
Leishman, Mrs. Harriet J.....	".....	7
Leitch, Miss Jennie A.....	".....	5
Leith, Mrs. Mary E. H.....	".....	7
LeMesurier, G. G.....	".....	20

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LeMoine, Gaspard, Jules Lemoine and T. Chase Casgrain, Executors Estate Alex. Lemoine.....	Quebec.....	9
Lemoine, Pierre R., and Anne M. G. L. Rémillard, in trust.....	".....	7
Lennard, Harry, in trust.....	Dundas.....	16
Lennard, Mrs. Phoebe L.....	".....	16
Leonard, R. W.....	St. Catharines.....	60
Leonard, W. H.....	Port Perry.....	49
Leslie, Andrew.....	St. Thomas, Ont.....	5
Leslie, Mrs. Sarah.....	Hamilton.....	25
Lester, Thomas W.....	".....	14
Lewin, F. G.....	Saskatoon, Sask.....	37
Lewis, Exors. Estate Capt. Ernest H.....	Halifax.....	28
Lewis, Miss Ethel G.....	".....	29
Lewis, Mrs. Maude L.....	".....	12
Lewis, William F.....	Toronto.....	28
Lewis, Exors. Estate Wm. Jarrett.....	Halifax.....	441
Lindsay, Senr., Wm.....	Miniota, Man.....	10
Lindsey, Johnston.....	Orangeville.....	24
Lindsey, Miss Margaret E.....	Mono Road, Ont.....	3
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Miss Maude E.....	Hartford, Conn.....	2
Little, George F.....	Toronto.....	10
Little, Henry.....	Aylmer, Ont.....	11
Little, Miss May.....	Toronto.....	5
Little, Thomas.....	Ingersoll.....	5
Lloyd, Charles H.....	Niagara-on-the-Lake.....	1
Lloyd, Leonard R.....	Saskatoon.....	3
Locke, Herbert A.....	Toronto.....	3
Lockhart, Mrs. Susan I.....	".....	7
Logan, Mrs. Eliza J.....	Pickering, Ont.....	11
Logan, F. G.....	".....	28
Logan, William, Trustee.....	Toronto.....	5
London & Western Trusts Co., re C. H. Clarke Trust.....	London, Ont.....	11
London & Western Trusts Co., re Smart Trusts.....	".....	77
Long, Mrs. Clarissa R.....	Toronto.....	10
Long, Mrs. Emma.....	".....	10
Long, Thomas.....	Collingwood.....	500
Louis, Executors Estate Daniel.....	Quebec.....	10
Love, Rev. A. T.....	".....	1
Love, Miss C. Grace.....	Walkerville.....	1
Love, Mrs. Daisy H.....	St. Thomas.....	37
Love, Mrs. Eva B.....	Toronto.....	100
Love, Henry G.....	".....	120
Love, Miss Lilian.....	".....	28
Love, Mrs. Maud A.....	Quebec.....	7
Love, Miss Minnie E.....	St. Thomas.....	17
Lovell, Jas. S., Trustee.....	Toronto.....	21
Lovering, Henry L.....	Coldwater.....	150
Lucas, Hon. I. B., Attorney-General of Ontario, Administrator Estate Julia C. Barrett.....	Toronto.....	6
Ludlow, Mrs. Margaret.....	Midland, Ont.....	3
Lummis, Miss Jessie D.....	Toronto.....	14

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Lummis, W. D.	Toronto	70
Lundy, John J.	Peterborough	35
Lydon, Mrs. Louisa	Toronto	2
Lyle, Morley W.	Peterborough	5
Macartney, Executors Estate Alfred T.	Dunnville	3
Macartney, Geo. P., M.D.	Stratford	10
Macdonald, Mrs. Edith C.	Montreal	39
Macdonald, Miss Ellen	Hamilton	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees	Toronto	121
Macdonald, James H.	"	10
Macdonald, Mrs. Jessie	Hamilton	24
Macdonald, Mrs. Margaret	Port Colborne	19
Macdonald, P. A.	Winnipeg	40
Macdougall, Mrs. Emily A.	Toronto	20
Macfarlane, Mrs. Helen S.	Chatham, Ont.	5
Macgachen, A. F. D.	Winnipeg	10
Macgregor, Mrs. Kate B.	Hamilton	4
Macgregor, Mrs. Mary A.	Chatham, Ont.	16
Macintosh, J. A.	Toronto	31
Mackay, J. J.	St. Catharines	10
Mackay, Mrs. Elizabeth M.	Georgetown, Ont.	16
Mackelcan, Mrs. Jean M. G.	Toronto	14
Mackenzie, H. Gordon	"	25
Macklem, Rev. T. C. S., Provost, and S. H. Jones, Bursar, Trustees	"	60
Macklin, Miss Clara	"	23
Macklin, Miss Nora H.	Stratford	5
MacLaren, Miss Edith G.	Toronto	14
Maclean, Gerald A.	"	1
Maclean, Mrs. Jennie G.	"	15
MacLennan, Mrs. Marion	"	5
Macmahon, H. W.	"	17
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Mac- pherson Trust	"	25
Main, Miss Jean	Hamilton	5
Malloch, Mrs. Olive C. E.	Toronto	9
Malloch, W. J. O., M.D.	"	5
Malone, Exor. and Trustee Estate James.	"	35
Manby, Mrs. Sophia M.	Niagara Falls	21
Manitoba College	Winnipeg	11
Manufacturers Life Insurance Co.	Toronto	400
Marrigan, William	Port Arthur	125
Martin, C. K. Craufurd	Hamilton	1
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin	"	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Dumoulin	"	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton	"	35
Martin, Mrs. Mabel F.	"	18
Martin, Miss Vera K. C.	"	1
Massey, C. D.	Toronto	140
Massey, C. V.	"	35

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Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	Toronto.....	20
Massey, Miss Madeline.....	".....	17
Massey, Mrs. Susie D., Trustee.....	".....	28
Massey, Mrs. Susie Maria D.....	".....	93
Massey, Mrs. Susie Maria D., in trust for Dorothy Massey Goulding.....	".....	3
Masten, S. Edgar.....	Bloomfield, Ont.....	5
Matheson, Alan F.....	Perth.....	22
Matheson, Miss Anna.....	".....	18
Matheson, Miss Eliza J.....	".....	18
Mathison, Miss Annie.....	Toronto.....	3
Matthews, Miss Ina B.....	".....	29
Matthews, Wilmot D.....	".....	116
Matthews, W. D., in trust.....	".....	29
Matthews, Wilmot L.....	".....	29
Maughan, Mrs. Fanny.....	".....	3
Maury, Richard B., M.D.....	Memphis, Tenn.....	28
Meadows, David.....	St. Thomas.....	12
Meal, Walter.....	Toronto.....	10
Meighen, Mrs. Letitia B.....	Perth.....	5
Mennie, John.....	Fergus.....	5
Merigold, Mrs. Mary.....	Winona, Minn.....	1
Merrill, Mrs. Helen M.....	Chili, S.A.....	15
Merritt, Mrs. Amy J.....	St. Catharines.....	12
Merritt, Miss Catherine N.....	Toronto.....	84
Merritt, Miss Emily L.....	".....	84
Merritt, Mrs. Ethel S.....	Owen Sound.....	7
Merritt, Executors Estate Thos. R.....	St. Catharines.....	343
Merritt, Col. Wm. Hamilton.....	Toronto.....	16
Merritt, W. H., M.D.....	St. Catharines.....	836
Merritt, Col. Wm. Ingersoll.....	London, Eng.....	249
Meston, Miss Margaret.....	Hamilton.....	15
Metcalfe, Thos. H.....	Portage la Prairie.....	10
Metcalfe, Thos. L.....	Winnipeg.....	10
Methodist Church, The.....	Toronto.....	102
Méthot, Administrator Edouard W., No. 2 Account.....	New York, N.Y.....	21
Michie, Lt.-Col. John F.....	Toronto.....	210
Mickle, Miss Sarah.....	".....	3
Middlemiss, Mrs. Margaret.....	Guelph.....	2
Millar, Robt. D.....	London, Ont.....	2
Miller, Miss Constance W.....	St. Catharines.....	10
Miller, Frederick F.....	Napanee.....	14
Miller, John W.....	Haileybury, Ont.....	10
Miller, Executors Estate Mrs. Marietta.....	St. Catharines.....	84
Miller, Miss Natalie C.....	".....	11
Miller, Mrs. Pauline C. Lash.....	Toronto.....	56
Milne, Alex.....	Aberdeen, Scot.....	56
Misener, Geo. A.....	Sherkston, Ont.....	12
Mitchell, Charles C.....	Brandon.....	6
Mitchell, H. E.....	Toronto.....	10
Mitchell, Jas. H.....	".....	63
Mitchell, Jas. S.....	Brandon.....	6
Mitchell, Jno. C. P.....	".....	6
Mitchell, Mrs. Margaret McD.....	".....	30
Mitchell, Miss Marguerite.....	".....	6

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Mitchell, Mrs. Mary B.....	Macoun.....	18
Mitchell, Mrs. Myra E.....	Toronto.....	5
Mitchell, Peter C.....	Brandon.....	50
Mitchell, W. A.....	Toronto.....	100
Moblo, Mrs. Jane A.....	Dunnville.....	16
Moffat, Ambrose B.....	Toronto.....	50
Moffat, Mrs. Margaret B.....	".....	125
Moffat, Miss Mary Wight.....	".....	25
Moffat, Wm.....	".....	25
Moffat, Wm., in trust.....	".....	50
Molesworth, Mrs. Bathurst G.....	Oakville.....	21
Monk, Mrs. Rosamond P.....	South March, Ont.....	14
Monro, Mrs. Isabel.....	Edinburgh, Scot.....	16
Monro, James.....	".....	12
Monro, Neville F.....	Toronto.....	4
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, George S.....	Edmonton, Alta.....	40
Montgomery, Mrs. Jessie.....	St. Catharines.....	4
Montgomery, William.....	Grimsby, Ont.....	8
Montizambert, Mrs. E. Beryl.....	Hamilton.....	5
Montizambert, Mrs. Mary J.....	Ottawa.....	258
Montreal City and District Savings Bank.....	Montreal.....	7
Moodie, Miss Jean.....	Hamilton.....	10
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Isabell.....	St. Thomas.....	12
Moore, Miss Lucie.....	Nantwich, Eng.....	4
More, W. G.....	Toronto.....	8
Morgan, J. W.....	".....	2
Morgan, Robt. R.....	Saskatoon.....	30
Morin, Miss Jeannette L.....	New York.....	16
Morin, Miss Lucy M.....	Toronto.....	16
Morris, Executors Estate Hon. Alex.....	".....	261
Morris, Miss Christine V. K.....	".....	21
Morris, Administrator Estate Edmund M.....	".....	2
Morris, Edward.....	Fonthill.....	100
Morris, Francis J. A.....	Peterborough.....	1
Morris, Trustees Estate Hon. James, for Mrs. M. W. Harman.....	Toronto.....	26
Morris, Trustees Estate Hon. James, for Mrs. H. E. Spragge.....	".....	26
Morris, M.....	Woodstock, Ont.....	10
Morris, Administratrix Estate Col. R. C.....	Toronto.....	7
Morrison, Arthur J.....	Mono Road, Ont.....	2
Morrison, Miss Edith C.....	".....	2
Morrison, Mrs. Edna M.....	Toronto.....	30
Morrison, Mrs. Geneviève M. L.....	".....	16
Morrison, Miss Mabel B.....	Mono Road, Ont.....	2
Morrison, Mrs. Marguerite H.....	Toronto.....	10
Morrissey, Michael.....	Moose Jaw, Sask.....	10
Morrow, George J.....	Toronto.....	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J. C. Morrow.....	".....	35
Morrow, Mrs. Rebecca M.....	Ingersoll.....	14
Morse, Mrs. Jessie M.....	Winona, Minn.....	1
Mortimer, Mrs. Alicia G.....	Toronto.....	2
Moss, Mrs. Elizabeth B.....	".....	1
Moyer, Mrs. Margaret.....	Alsask, Sask.....	1

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Moyle, J. R.	Bobcaygeon	5
Muir, Miss Helen	St. Catharines	33
Muir, Miss Janet F.	Port Dalhousie	10
Muir, Mrs. M. Caroline	St. Catharines	3
Muir, William C.	Port Dalhousie	4
Mulligan, B. M.	North Bay	5
Mulock, Cawthra	Toronto	550
Munro, Mrs. Jean	Paris, France	36
Murray, Mrs. Ellen M.	Buckingham, P.Q.	40
McAllister, W. B.	Hamilton	20
McAndrew, Miss Annie M.	Toronto	46
McAndrew, Daniel H.	Renfrew	20
McAndrew, Miss Jane	Toronto	63
McAuliff, M.	Welland	100
McCall, Douglas	Toronto	4
McCall, Mrs. Jane	"	13
McCalla, Miss Dencie M.	St. Catharines	20
McCalla, Miss Edith M.	"	20
McCalla, Mrs. Maria S.	"	15
McCalla, Miss Mary D.	Niagara Falls	15
McCallum, Mrs. Emma	Cobourg	14
McCallum, Peter A., in trust	St. Catharines	45
McCallum, Peter A., Trustee	"	55
McCarthy, Mrs. Agnes E.	Vancouver	42
McCarthy, Dalton L., and Leighton McCarthy, in trust	Toronto	15
McCollum, Miss Edith	"	50
McCollum, Miss Edith, in trust for A. C. McCollum	"	11
McConkey, Mrs. M. J.	"	18
McCraney, George E.	Saskatoon	13
McCreery, Mrs. Ada G.	Cranbrook	18
McCuaig, C. N.	Montreal	14
McCulloch, Hugh	Galt	210
McCulloch, Mrs. Louise L.	"	9
McCulloch, R. O., in trust	"	15
McDonagh, Executrix Estate John	Thorold	43
McDonald, Donald H.	Fort Qu'Appelle	28
McDonald, Mrs. Elleanor C.	Winnipeg	32
McDonough, Executrices Estate William	London, Ont.	18
McFall, Miss Annie E.	Bolton, Ont.	2
McFall, Arthur A.	"	70
McFall, Miss C. Louise	"	5
McFiggins, Arthur J.	Fenella, Ont.	2
McGaughey, Geo. A.	North Bay	15
McGee, Real Estate Co., Ltd., The	Toronto	25
McGhee, John	St. Thomas	1
McGiffin, Mrs. Anna B.	Toronto	14
McGillivray, Miss Catharine	Port Colborne	35
McGillivray, Donald	"	5
McGillivray, Miss Mary	"	35
McGregor, Rev. George	Woodstock, Ont.	4
McIntosh, Archibald A.	North Bay	4
McIntosh, Mrs. Elizabeth	Lindsay	2
McIntosh, Robt. L.	North Bay	2
McIntyre, Executors Estate Gilbert H.	St. Mary's, Ont.	10
McKay, Mark S.	Galt	10

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McKibbin, Herbert A.	Port Arthur	10
McKiggan, Albert J.	Woodstock, Ont.	6
McLachlan, Mrs. Alice	Guelph	10
McLachlin, Exors. and Trustees Estate Claude	Arnprior, Ont.	100
McLauchlin, Exors. and Trustees Estate H. F.	"	100
McLaren, Archibald K.	Seattle, Wash.	8
McLaren, Mrs. Eleanor M.	Hamilton	14
McLaren, H. E.	"	11
McLenaghan, James	Toronto	240
McLennan, Mrs. Elsie M.	"	200
McMartin, John	Cornwall, Ont.	332
McMeekin, Rev. Henry, LL.D.	Ottawa	2
McMullen, Mrs. Ida L.	Fredericton, N.B.	10
McMurray, W. J.	Niagara Falls	10
McMurrich, Mrs. Minnie G.	Toronto	10
McNaught, Thomas	"	20
McNeal, Senior, Cornelius	Port Colborne	23
McNeal, Mrs. Susan	"	16
McNeal, William L.	"	25
McNeil, James	New York, N.Y.	28
McNeill, H. S.	Toronto	25
McPherson, Edgar A.	Prescott, Ont.	1
McRitchie, Mrs. Jamesena, Geo. A. Conley and D. A. Dunlap, Executors Estate of Rev. Geo. McRitchie	Ottawa	21
McVean, James H.	Dresden	15
McWhinney, W. J., and T. R. Earl, Trustees	Toronto	15
Nairn, Alexander	Toronto	29
Nairn, Miss Margaret K.	"	8
Nanton, A. M., President	Winnipeg	150
Nasmith, Mrs. Alice M.	Port Perry	2
National Life Assurance Co. of Canada	Toronto	561
National Trust Co., Limited	"	253
National Trust Co., Ltd., Trustees of Will and Codicils of Dom. Farrell, deceased	"	295
National Trust Co., Ltd., Trustees Anson Jones Estate	"	441
National Trust Co., Ltd., Committee for Ida M. Kilman Estate	"	15
National Trust Co., Ltd., in trust for Maud MacKenzie	"	28
National Trust Co., Ltd., Trustees Mary P. Mara trust	"	127
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton	"	52
National Trust Co., Ltd., Trustee for Jean M. Wade trust	"	9
Nattress, Mrs. Julia	"	28
Neelin, James M.	Port Arthur	125
Neff, Mrs. Catharine	Port Colborne	6
Neff, James E.	"	3
Neilson, James	Scarboro, Ont.	70
Neilson, John	"	70

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Nelles, Mrs. Christie A.....	Toledo, Ohio.....	21
Nelles, G. R.....	St. Catharines.....	6
Nelles, Thos. R.....	Simcoe, Ont.....	5
Nelles, T. R., Executor.....	".....	21
Nelson, Carl F.....	Pearson, Wash.....	15
Nelson, Mrs. Emily.....	Toronto.....	40
Newbigging, Executrix Estate Lieut.-Col. R. G.....	".....	16
Newcombe, Dan. W.....	St. Thomas.....	24
Newell, Isaac N.....	Aylmer, Ont.....	3
Newman, F. J.....	Balgonie, Sask.....	15
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nichols, Mrs. Janet E.....	Fergus.....	9
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	37
Niles, Miss Myriene.....	Cobourg.....	11
Nispel, Mrs. Mary E.....	Preston, Ont.....	10
Noble, Mrs. Maria.....	North Bay.....	6
Noble, Thos. H.....	".....	4
Nordheimer, Executors Estate Samuel.....	Toronto.....	128
Norris, Mrs. Annie M.....	St. Catharines.....	4
North American Life Assurance Co.....	Toronto.....	448
North, Charles H.....	Picton, Ont.....	5
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northern Trusts Co., Exors. Estate Hy. T. Champion.....	Winnipeg.....	8
Northway, John.....	Toronto.....	374
Northway, John A.....	".....	53
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust.....	".....	140
Nunns, A. L.....	London, Eng.....	30
Oakley, J. G.....	Walsall, Eng.....	17
O'Brien, Miss Catherine M., Administra- trix Estate Jas. O'Brien.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	35
O'Brien, James F.....	Welland.....	4
O'Bryan, Joseph S.....	Halifax, N.S.....	20
O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trus- tee for Miss A. Camilla Hughes.....	Ottawa.....	20
Odlum, Miss Eleanor D., and Miss Helen E. Odium.....	St. Catharines.....	5
Ogden, A. L.....	Toronto.....	4
Ogden, Miss Bradda L.....	".....	8
Ogden, Miss Isalen L.....	".....	9
O'Hara, Miss Gertrude.....	".....	28
O'Hara, Miss Mary.....	".....	39
Oille, Miss Elizabeth.....	Buffalo, N.Y.....	1
O'Keefe, Executors Estate Eugene.....	Toronto.....	350
Olmsted, Mrs. Edith H.....	Hamilton.....	49
O'Neil, Mrs. Alice.....	North Bay.....	15
O'Neill, Miss Alice A.....	Toronto.....	3
O'Neill, Miss Emma R.....	Port Colborne.....	10
O'Reilly, Charles, M.D.....	Toronto.....	43
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	48

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Orr, Mrs. Annie M., in trust for J. L. F.		
Orr, J. O., M.D.	Toronto	1
Orr, William C.	"	6
Osborne, Miss Annie B.	Stratford	18
Osborne, Mrs. Henrietta L.	Hamilton	47
Osborne, Mrs. Isabel B.	"	14
Osborne, Trustees Estate J. B.	Bournemouth, Eng.	100
Osborne, Exors. Estate James Kerr	Beamsville	140
Osler, Sir E. B.	Toronto	161
Osler, F. G.	"	200
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trustees.	"	40
Osler, H. S., and F. W. G. Fitzgerald, in trust.	"	200
Osler & Hammond	"	50
Osler & Hammond, in trust.	"	22
Osler, Sir William, M.D.	"	100
Oxley, F. H., Agent.	Oxford, Eng.	145
Oxley, F. H., and W. F. Parker, Trustees.	Halifax, N.S.	4
	"	19
Pacard, Mrs. Margaret E.	Centerdale, Rhode Island	5
Paff, Mrs. Elizabeth	Stratford	35
Paff, Geo. E.	"	5
Paff, John A.	"	5
Paget, Very Rev. Edward C.	Calgary	17
Paget, Mrs. Marguerite	Port Colborne	1
Paisley, Mrs. Louise F.	Sackville, N.B.	2
Papst, Mrs. Elizabeth M.	Toronto	12
Parker, Miss Catherine G.	Witney, Eng.	4
Parker, Executor Estate Hon. Daniel McN.	Dartmouth, N.S.	12
Parker, Miss Fanny A.	"	26
Parker, John T.	Toronto	21
Parker, Mrs. Sarah K.	Ancaster, Ont.	4
Parker, William F.	Wolfville, N.S.	37
Parsons, Mrs. Lydia M.	Cochrane	7
Pate, W. J.	Toronto	10
Paterson, Miss Edith H.	St. Catharines	5
Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust.	"	7
Paterson, J. Harry	"	140
Paterson, Mrs. Marion J.	"	9
Paterson, Mrs. Mary	St. Catharines	10
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for children of C. W. Paterson	"	14
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson	"	12
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley	"	12
Paton, Mrs. Amelia A.	Barrie, Ont.	11

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Paton, Miss Annie.....	Barrie, Ont.....	2
Pattinson, George, Mrs. Mary E. Ferguson, Edward Hay and Jas. B. O'Brian	Toronto.....	102
Patton, Francis L.....	Winnipeg.....	20
Paulin, George.....	Kansas City, Mo.....	10
Pearce, Wm. D.....	South Porcupine.....	5
Pearman, Horace V.....	Halifax, N.S.....	2
Peirce, Miss Annie V.....	Georgetown, Ont.....	5
Peirce, Miss Mary.....	".....	6
Pengelly, Henry.....	Cobourg.....	21
Penton, Miss Bessie B.....	Halifax, N.S.....	14
Peregrine, Miss H. May.....	Galt.....	1
Perley, Sir George H.....	Ottawa.....	40
Perry, Mrs. Jenny B.....	St. Catharines.....	7
Peterson, Administratrix Estate Miss Jane	Port Colborne.....	12
Pew, Mrs. Ella V.....	Chicago, Ill.....	19
Philp, James.....	Newcastle, Ont.....	12
Phoenix Insurance Co., The.....	Hartford, Conn.....	479
Pickard, Mrs. Charlotte A.....	Ridgeway.....	1
Pipon, Mrs. Maude M.....	Toronto.....	60
Pirie, Charles N.....	Costa Rica, C.A.....	100
Plewes, Mrs. T. Griffin.....	St. Thomas.....	42
Pontifex, Bryan.....	Toronto.....	7
Poole, Henry S.....	Guildford, Eng.....	11
Porritt, Frederick R.....	Barrie.....	23
Porritt, Frederick R., Trustee.....	".....	2
Porritt, Thomas H.....	South Croydon, Eng.....	15
Pound, Isaac L.....	Ridgeway.....	7
Powell, C. Berkeley.....	Ottawa.....	100
Pratt, John, Guardian.....	Wolfville, N.S.....	2
Pretty, Mrs. Olive F.....	Toronto.....	5
Price, Mrs. Camille.....	Moose Jaw, Sask.....	2
Prime, F. A.....	Toronto.....	35
Prime & Rankin, Limited.....	".....	100
Prince, Mrs. Charlotte.....	".....	30
Pringle, Clive.....	Ottawa.....	21
Prior, James.....	St. Catharines.....	23
Proudfoot, Mrs. Robina McI.....	Chicago, Ill.....	46
Pugsley, David.....	Maccan, N.S.....	3
Purser, Mrs. Leila.....	Cobourg.....	8
Quarry, Mrs. Annie A.....	Windsor, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	84
Raikes, Miss Fanny.....	Barrie.....	38
Raikes, George.....	".....	7
Raikes, Miss Georgina.....	".....	24
Raikes, Richard, M.D.....	Midland, Ont.....	6
Ramsay, Mrs. Agnes B. O.....	Melrose, Scotland.....	200
Ramsay, Douglas M.....	Ceylon.....	200
Ramsay, Major J. Gordon.....	London, Eng.....	200
Ramsay, William.....	Stow, Scotland.....	1540
Ramsey, Alan R.....	Toronto.....	15
Ramsey, George.....	Brooklyn, N.Y.....	50
Ramsey, J. G.....	Toronto.....	150
Rankin, Mrs. Ada W.....	".....	5
Rankin, Alexander.....	".....	28

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Rankin, Miss Elizabeth.....	St. Catharines.....	12
Rapsey, George H.....	Port Arthur, Ont.....	15
Ray, Mrs. Maggie.....	West Concord, Minn.....	7
Raymer, Mrs. Mary A.....	Manhattan Beach, Cal.....	22
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Rector and Wardens, Trinity Church.....	Galt.....	17
Reeb, John A.....	Port Colborne.....	3
Reeb, Miss Minnie.....	".....	3
Reeb, Thomas E.....	".....	3
Reeb, William.....	".....	3
Reilly, Miss Margaret J.....	Niagara Falls South.....	7
Reynolds, Mrs. Ella F.....	Toronto.....	30
Rice, O. F.....	".....	70
Richardson, Mrs. Eliza A.....	Ingersoll.....	8
Richardson, Mrs. Frances W.....	St. Catharines.....	14
Richardson, John A.....	Montreal.....	49
Richardson, John S.....	North Bay.....	1
Richardson, John W.....	Fergus.....	2
Richardson, W. C.....	Chatham, Ont.....	3
Riddell, John E.....	Hamilton.....	19
Ridley, Mrs. Edith.....	Ingersoll.....	10
Risley, John F.....	Portland, Ont.....	5
Roach, Edwin.....	Toronto.....	50
Roach, Miss Louisa.....	Hamilton.....	15
Robert, F. A.....	Chatham, Ont.....	80
Roberts, Fred. T.....	St. Thomas.....	3
Roberts, John F.....	Eau Clair, Wis.....	80
Roberts, Miss Mary.....	Toronto.....	16
Roberts, Roger P.....	Edmonton, Alta.....	5
Robertson, Alex.....	Quebec.....	2
Robertson, Mrs. Eleanor M.....	Toronto.....	6
Robertson, Mrs. Ethel L.....	Ottawa.....	100
Robertson, Miss Jane M.....	Quebec.....	10
Robertson, J. S.....	St. Thomas.....	3
Robertson, Mrs. Margaret K.....	St. Catharines.....	1
Robinson, Miss Ada C.....	Barrie.....	5
Robinson, Mrs. Elizabeth S., Treasurer.....	Toronto.....	11
Robinson, Mrs. Esther.....	Stouffville.....	2
Robinson, Fred.....	Revelstoke, B.C.....	134
Robinson, George.....	Toronto.....	35
Robinson, Miss Harriet M. E.....	Barrie.....	10
Robinson, H.....	Toronto.....	5
Robinson, James W.....	Essex.....	13
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50
Robinson, Miss Mary.....	Essex.....	6
Robinson, Mrs. Mary A.....	Peterborough.....	4
Robinson, O. E.....	Ingersoll.....	35
Robinson, Executrices Estate Mrs. Sarah.....	Toronto.....	62
Robinson, W. A.....	Hamilton.....	50
Roddick, Mrs. Mary.....	Cobourg.....	3
Rodgers, Miss Jessie.....	Ottawa.....	10
RoeBuck, Mrs. Mary E.....	Cobourg.....	14
Roger, Miss Edith A.....	Toronto.....	5
Rogers, Mrs. Annie E., J. A. Forster and Chas. Rogers, Executors Estate Geo. Rogers.....	Welland.....	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Denver, Col.....	29

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Rogers, Elias.....	Toronto.....	663
Rogers, Miss Rachel S.....	Merritton.....	1
Rogerson, William.....	Toronto.....	24
Rohleder, Frederick.....	Kitchener, Ont.....	42
Romain, Miss Kate C.....	Oakville.....	4
Rooke, Mrs. Maude S.....	New York, N.Y.....	18
Roper, Mrs. Fanny E.....	Ottawa, Ont.....	39
Rosebrugh, Mrs. Jessie W.....	Toronto.....	2
Rosebush, Mrs. Barbara J. McN.....	Appleton, Wis.....	10
Ross, Mrs. Christina B.....	Toronto.....	10
Ross, Mrs. Ethel A.....	Montreal.....	29
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	31
Ross, H. F., H. H. Ross and J. W. Ross, Exors. Estate Charlotte W. Ross.....	Winnipeg.....	5
Ross, Mrs. Jennie E.....	Saskatoon.....	1
Ross, John L.....	Ottawa.....	1
Ross, Mrs. Margaret.....	Port Robinson.....	9
Ross, Sidney R.....	Saskatoon.....	28
Ross, Walter.....	Lethbridge.....	125
Ross, William, Senior.....	Fergus.....	2
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowe, Mrs. Lizette B.....	Newark, N.J.....	42
Rowland, Mrs. Mary A. N.....	Tillsonburg, Ont.....	7
Roy, Mrs. Mary A.....	Hamilton.....	21
Royal Trust Co., The, in trust.....	Montreal.....	30
Royal Trust Co., The, Trustees C. E. A. Boswell marriage settlement.....	Quebec.....	12
Royal Trust Co., The, Trustees for Doro- thy G. Brown, Edmund H. G. Brown, and Evelyn G. Brown.....	Ottawa.....	2
Royal Trust Co., Exors. Estate Isabella Hamilton.....	".....	52
Royal Trust Co., The, Trustee for Annie S. Hill.....	Toronto.....	6
Royal Trust Co., Exors. Estate Emma King.....	Quebec.....	43
Royal Trust Co., Trustees Estate J. Travers Lewis.....	Ottawa.....	50
Royal Trust Co., The, and G. T. St. J. Bogert, in trust.....	".....	33
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	7
Rumsey, Miss Phyllis C.....	".....	14
Russ, Mrs. Anna.....	Beamsville, Ont.....	1
Russell, Exors. Estate Frank J.....	Toronto.....	20
Russill, Frank.....	".....	50
Ryan, Executors Estate Hugh.....	".....	630
Ryan, Patrick F.....	Ridgeway.....	14
Ryerson, Exors. Estate Mary A.....	Toronto.....	58
Sage, Anthony F.....	London, Ont.....	33
Salisbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	Ventnor, I. of W.....	17
Sanders, W. B.....	Stouffville.....	5
Sargent, Homer E.....	Detroit, Minn.....	25
Saunders, Exors. Estate A.....	London, Eng.....	140
Savage, Mrs. Marion D.....	Montreal.....	25
Scarff, H. W.....	St. Thomas.....	15

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Scarth, J. F., and C. G. Scarth, in trust..	Port Arthur.....	9
Scheibe, Geo. T.....	Toronto.....	4
Scholfield, Executors Estate Mrs. Rebecca	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	28
Scoley, Miss Olive M.....	".....	10
Scott, G. W.....	Edinburgh, Scot.....	12
Scott, Mrs. Helen G. M.....	Hong Kong.....	200
Scott, James.....	Toronto.....	42
Scott, J. C.....	".....	140
Scott, J. E.....	Aylmer, Ont.....	30
Scott, Mrs. Jessie.....	Toronto.....	39
Scott, John N.....	Mexico.....	12
Scott, Miss Katharine S., and F. W. Lee, in trust.....	Toronto.....	40
Scott, Mrs. Mary E.....	".....	35
Scott, Robt. F., and B. E. Bull, in trust..	".....	12
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Scrimmes, F. W.....	Rosthern, Sask.....	3
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	25
Secord, Executors Estate S. W.....	Brantford.....	14
Semple, Miss Gertrude M.....	Toronto.....	15
Semple, Miss Janet.....	Tottenham, Ont.....	4
Semple, Miss Margaret L.....	Ottawa.....	14
Semple, Robt.....	Tottenham, Ont.....	11
Semple, W. H. A.....	Cobourg.....	9
Shantz, Mrs. Catherine.....	Kitchener, Ont.....	1
Sharp, Mrs. Emily.....	South Vancouver.....	2
Sharp, Jas. Lloyd.....	Summerside, P.E.I.....	5
Shaw, Hedley.....	Toronto.....	50
Shearson, Mrs. Jessie McC.....	".....	69
Sherk, Hugh.....	Ridgeway.....	3
Sherk, Ward H.....	".....	4
Sherrin, G. A.....	Toronto.....	5
Shields, James D.....	".....	10
Silver, Mrs. Blanche.....	Halifax, N.S.....	28
Silver, Wm. N., Executor.....	".....	12
Simpson, Mrs. Minnie.....	Montclair, N.J.....	14
Simpson, W. B. Bridgeman.....	Wetherby, Eng.....	60
Sinclair, D. G. C.....	New York, N.Y.....	5
Sinclair, Executors Estate J. C.....	Toronto.....	20
Sinclair, Mrs. Margaret.....	Woodstock, Ont.....	5
Sinclair, Wm. T.....	Toronto.....	1
Sisters of St. Joseph.....	".....	4
Sivers, Charles L.....	".....	4
Sivers, Mrs. Fanny.....	".....	8
Skyenner, Mrs. Essie A.....	Winnipeg.....	4
Skyenner, Henry J.....	".....	60
Skyenner, H. J., in trust for Eleanor Skyenner.....	".....	1
Slatter, Mrs. Maude.....	Toronto.....	15
Sloan, Miss Bertha.....	Fergus.....	11
Slocombe, Miss Annie.....	Hamilton.....	9
Small, Alex. T.....	Beamsville.....	18
Small, John T.....	Toronto.....	44

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Small, John T., in trust.....	Toronto.....	28
Small, Wolston N. J.....	St. Catharines.....	20
Smart, Alfred M.....	London, Ont.....	50
Smart, Alfred M., and Catherine S. Smart	".....	28
Smart, Miss Annie S.....	".....	45
Smart, John E.....	Port Hope.....	30
Smith, Andrew.....	Fenella, Ont.....	15
Smith, Executors Estate Prof. Andrew...	Toronto.....	180
Smith, Miss A. Clarice.....	Ottawa.....	14
Smith, Miss B. Eloise.....	".....	14
Smith, E. A.....	Toronto.....	105
Smith, Mrs. Elizabeth H.....	".....	7
Smith, Mrs. Florence E.....	".....	6
Smith, Executors Estate Sir Frank.....	".....	350
Smith, George.....	Edmonton.....	35
Smith, Mrs. Gertrude A.....	Moose Jaw, Sask.....	8
Smith, G. L., Administrator Estate Alice		
L. Smith.....	Toronto.....	3
Smith, Mrs. Lilian M.....	Ottawa.....	21
Smith, Mrs. Lucie E.....	Toronto.....	11
Smith, Robert.....	".....	16
Smith, Mrs. Sarah M.....	Dorchester, N.B.....	50
Smith, Sydney F.....	Devonport, Auckland,	
	N.Z.....	16
Smith, Executors Estate Walter A.....	Toronto.....	7
Smyth, Miss Jane.....	Kingwood, Ont.....	21
Smyth, Mrs. Julia S. M.....	Lindsay, Ont.....	4
Snowball, George M.....	Toronto.....	10
Snyder, Fred. W.....	Kitchener, Ont.....	14
Snyder, Miss Lena.....	".....	7
Snyder, Mrs. Martha J.....	Ridgeway.....	12
Somerville, Mrs. Marion.....	Toronto.....	16
Somerville, Mrs. Mary A.....	".....	15
Sorby, Charles F.....	Gores Landing, Ont.....	23
Sorley, Mrs. Marion R.....	Toronto.....	1
Southcott, Harry.....	St. Catharines.....	14
Spellman, Mrs. Annie.....	Hastings.....	21
Spence, John H.....	Brantford.....	7
Spence, Mrs. Margaret.....	Niagara Falls South ..	5
Spence, Robt., and Margaret Spence, Joint		
Account.....	".....	4
Spencer, Chas. C.....	Picton, Ont.....	6
Spencer, J. W., Ph.D.....	Washington, D.C.....	12
Spiers, David.....	Galt.....	20
Spragge, Edward W., M.D.....	Toronto.....	10
Spragge, G. E., and A. G. Robertson,		
Trustees.....	".....	10
Spragge, G. E., and A. B. Wilkie, Trustees	".....	25
Spring, Winthrop N.....	Waterville, Conn.....	1
Springman, Herman H.....	Liverpool, Eng.....	29
Springman, Mrs. Violet E. B.....	".....	29
Sproat, Mrs. Elizabeth J.....	Milton, Ont.....	7
Square, John S.....	Stratford.....	37
Square, John S., in trust for Mary A. H.		
Frank.....	".....	10
Standard Trusts Co., Exors. Estate Sir		
Wm. Whyte.....	Winnipeg.....	86
Stanstead Corporation, The.....	Hopkins, Minn.....	28

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Starr, Fred. W.	Niagara Falls	5
Starr, Mrs. Georgie	Toronto	5
Stayner, Frederic H.	Exmouth, Eng.	162
Stayner, Mrs. Harriot R.	Toronto	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner	"	182
Stayner, Major Lawrence G.	Salisbury, Eng.	17
Stayner, Rev. Winslow S.	Toronto	250
Stearns, Mrs. Clara E.	Pine Bluff, Ark.	7
Steele, Andrew C.	Fergus	5
Steele, Mrs. Jennie B.	"	5
Sterling, Mrs. Jeanne L.	New York	14
Sterling, R. N.	Toronto	9
Sterns, Miss Anna M.	"	2
Stevens, James	Ingersoll	18
Stevenson, J. M.	Rochester, N.Y.	35
Stewart, Mrs. Fannie E.	Toronto	21
Stewart, Executor Estate John	"	21
Stewart, John Ross	Cleveland, Ohio	17
Stewart, Executor Estate Robert	Toronto	36
Stewart, Mrs. Rose	Barrie	5
Stewart, Mrs. Susan	Toronto	12
Stewart, Administrator Estate Mrs. Susan I., Trustee	Victoria, B.C.	100
Stewart, Thomas	Niagara-on-the-Lake	21
Stewart, William	Toronto	19
Stocks, W. S.	Tillsonburg	3
Stoddart, John H.	New York, N.Y.	10
Stokes, Mrs. Edith M.	Plymouth, Eng.	20
Stone, George	Port Perry	5
Storrie, Mrs. Margaret P.	Toronto	3
Strathy, Mrs. Agnes S.	"	3
Strathy, G. B.	"	195
Stratton, Hon. J. R., Executor	Peterborough	11
Strauss, Mrs. Bertha	Hamilton	12
Strauss, Miss Rebecca	"	4
Strickland, Mrs. Mabel G.	Toronto	28
Stripp, Mrs. Emma B.	LaPorte, Ind.	19
Stuart, Mrs. Elizabeth C.	Guelph	14
Stuart, Peter, M.D.	"	30
Sullivan, Mrs. Henrietta M.	Toronto	24
Sutton, Mrs. Alice	Bowmanville	9
Swabey, Mrs. Florence	Toronto	46
Swan, Miss Beatrice H.	"	33
Swan, Henry	"	108
Swan, James H.	"	10
Swan, John E.	"	29
Swan, Executors Estate Robert	"	12
Swan, Wilfred E.	"	50
Swan, W. H.	"	50
Sylvester, Mrs. Lottie A.	"	12
Symmes, H. D.	Niagara Falls	93
Symmes, H. O.	Niagara Falls South	21
Symmes, Jno. H.	"	41
Symons, D. T., Administrator Estate Jane Evans	Toronto	2
Symons, D. T., in trust for Miss Harriet J. Kingstone	"	3

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Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement.....	Toronto.....	10
Taprell, W. A.....	Chicago, Ill.....	6
Tarr, Henry J.....	Winnipeg.....	3
Tate, C. W.....	Paris, Ont.....	3
Taylor, Mrs. Agnes H.....	St. Catharines.....	5
Taylor, Miss Amy E. R.....	Toronto.....	5
Taylor, Mrs. Elizabeth M.....	".....	13
Taylor, George W.....	Shannonville.....	21
Taylor, H. E.....	Toronto.....	2
Taylor, Miss Helen F.....	".....	3
Taylor, Mrs. Helen R.....	".....	3
Taylor, Henry J.....	St. Catharines.....	70
Taylor, John C.....	Port Perry.....	10
Taylor, Mrs. Lizette A.....	St. Catharines.....	157
Taylor, Mrs. Lizette A., and Hy. J. Taylor in trust.....	".....	17
Taylor, Miss Mary L.....	Toronto.....	5
Taylor, Samuel R.....	Desbarats, Ont.....	4
Teal, Mrs. Katharine.....	Ridgeway.....	21
Teepie, Mrs. Ella M.....	Watertown, S. Dakota.....	39
Temple, Exor. Estate Mrs. Margaret J. A.....	Toronto.....	6
Tennent, Mrs. Mary C. P.....	York, Eng.....	35
Tennis, Mrs. Erie E.....	LaPorte, Ind.....	4
Teskey, Luke, M.D.....	Toronto.....	9
Tessier, Justice Auguste.....	Rimouski, P.Q.....	10
Tew, Richard.....	Toronto.....	5
Theal, Herbert.....	Smithville.....	3
Theal, James I.....	Grimsby, Ont.....	2
Theal, Richards T.....	".....	2
Thom, Mrs. Flora M.....	Ridgeway.....	4
Thom, John H.....	Toronto.....	30
Thompson, Fearnley.....	Wetaskiwin, Alta.....	5
Thompson, George.....	Toronto.....	4
Thompson, James S.....	Wetaskiwin, Alta.....	7
Thompson, John.....	Ingersoll.....	10
Thompson, Executors Estate Robert.....	Toronto.....	70
Thompson, Samuel H.....	".....	45
Thompson, Mrs. Susannah J.....	".....	7
Thompson, William W.....	Wetaskiwin, Alta.....	10
Thomson D. E.....	Toronto.....	20
Thomson, Exors. Estate Mrs. Isabel B.....	Berkeley, Cal.....	6
Thorburn, Executors Estate James.....	Toronto.....	70
Thorburn, Mrs. Jane.....	".....	4
Thornton, Miss Josephine M.....	".....	6
Tindale, Mrs. Mary E.....	Fergus.....	5
Tisdale, D. R.....	Simcoe, Ont.....	25
Title and Trust Company, The.....	Toronto.....	8
Tobin, C. A.....	Fergus.....	11
Tobin, Miss Emily H.....	".....	18
Tocher, Mrs. Sarah B.....	Portobello, Scot.....	5
Todhunter, Mrs. Jessie S.....	Toronto.....	84
Toner, Mrs. Edith M.....	Collingwood, Ont.....	20
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	15
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	15

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Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	Ottawa	19
Toronto General Trusts Corporation, in trust for H. S. Perley.....	"	67
Toronto General Trusts Corporation.....	Toronto.....	89
Toronto General Trusts Corporation, in trust.....	"	400
Toronto General Trusts Corporation, in trust, No. 2 Account.....	"	33
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque....	"	51
Toronto General Trusts Corporation, Exors. Estate Geo. Caldbeck.....	"	40
Toronto General Trusts Corporation, in trust for Annie Carlon.....	"	37
Toronto General Trusts Corporation, Trustees re Hughes trust.....	"	87
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir.....	"	30
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	"	25
Toronto General Trusts Corporation, Trustees for A. L. Massey.....	"	5
Toronto General Trusts Corporation, Trustees for Bessie I. Massey.....	"	5
Toronto General Trusts Corporation, Trustees Nordheimer-Houston trust..	"	11
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	"	100
Toronto General Trusts Corporation, in trust for John G. Osborne.....	"	100
Toronto General Trusts Corporation, Trustees for Mrs. Nadine J. H. Osler.	"	18
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	"	15
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith.....	"	70
Toronto Mortgage Co., in trust.....	"	29
Torrance, Miss Beatrice.....	"	3
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	"	17
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Christopher F. Trees, Trustees.....	"	112
Tresise, Mrs. Alice.....	Galt.....	11
Tucker, James J.....	St. Thomas.....	9
Tucker, Miss Verona J.....	"	3
Turner, Mrs. Florence.....	Brockville.....	1
Turner, Hon. Richard.....	Quebec.....	75
Twining, Mrs. Alice E.....	Halifax.....	22
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey.....	"	1
Twohey, James E.....	"	9
Twohey, William J.....	Chatham, Ont.....	35
Tyrwhitt, Mrs. Emma.....	Toronto.....	10

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Union Trust Co. and the Peoples State Bank.....	Detroit, Mich.....	2100
Unsworth, Miss Alice J. McL.....	Toronto.....	15
Unsworth, Mrs. Mary E.....	".....	11
Unsworth, Executors Estate Richard.....	Fergus.....	8
Unsworth, W. B.....	Toronto.....	20
Ure, Alex.....	".....	5
Urquhart, John, M.D.....	Oakville.....	70
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Harold.....	Toronto.....	2
Van der Linde, Harold, in trust.....	".....	12
Van Dusen, Mrs. Margaret.....	St. Catharines.....	20
Van Norman, Mrs. Agnes E.....	Winnipeg.....	7
Vanstone, Frederick C.....	Bowmanville.....	20
Vanstone, Mrs. Selena J.....	Toronto.....	22
Van Vlack, George A.....	Waupoos, Ont.....	50
Van Wart, Mrs. Hattie H. E.....	Richmond Hill.....	8
Vaurie, Joseph.....	Montreal.....	2
Victoria Loan and Savings Co., in trust ..	Lindsay.....	35
Vigeon, Harry.....	Toronto.....	70
Vine, Miss Mary J.....	Ingersoll.....	14
Virgil, W. Turner.....	Galt.....	5
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Executors Estate J. J.....	".....	14
Wadsworth, Administrators Estate Tom R.	Toronto.....	35
Wadsworth, Executors Estate W. R.....	".....	84
Wakely, Mrs. Grace B.....	Oshawa.....	24
Walker, Miss Charlotte E.....	Aylmer, Ont.....	3
Walker, Miss Helen F.....	Ottawa.....	199
Walker, Mrs. Helena.....	Toronto.....	14
Walker, Henry S.....	".....	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees.....	".....	60
Walker, James M.....	Perth.....	5
Walker, Mrs. Josephine.....	Chatham, Ont.....	3
Wallace, Mrs. Mary.....	Toronto.....	20
Wallace, O. Crosby S.....	Westmount, P.Q.....	3
Wallace, Rev. Robt.....	Toronto.....	20
Wallace, W. S.....	Hamilton.....	7
Walley, F. G.....	Ingersoll.....	10
Walley, Mrs. Minerva M.....	".....	2
Walmsley, Executors Estate Thomas.....	Toronto.....	422
Walsh, Mrs. Elma M. B.....	".....	25
Walton, Executrix Estate Thos. C.....	Annapolis, Md.....	7
Warbrick, Mrs. Margaret J.....	Bolton, Ont.....	5
Ward, Miss Ada L.....	Cobourg.....	5
Ward, Miss Clara A.....	".....	10
Ward, Miss Edna G.....	".....	2
Ward, Mrs. Elizabeth A.....	".....	4
Ward, Executors Estate George D.....	".....	18
Ward, Mrs. Margaret J.....	Hamilton.....	15
Ward, Mrs. Mary.....	Sarnia.....	10
Warden, Robt. L.....	Montreal.....	7
Wardrop, Robt.....	Toronto.....	50
Warnock, C. R. H., in trust.....	Galt.....	6
Warnock, Miss Dora S.....	".....	1

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Warnock, Mrs. Mary A.	Galt.	13
Warren, Ven. Archdeacon George.	Toronto.	6
Warren, Mrs. Mary L.	New York.	15
Waterhouse, Mrs. Sarah E.	Ingersoll.	20
Watkins, Reginald W.	Toronto.	5
Watkins, Thos. W.	"	10
Watson, Geo. H.	"	10
Watson, Mrs. Grace A.	Sackville, N.B.	7
Watt, Miss Elsie.	Toronto.	25
Watt, Mrs. Isabella.	"	55
Watt, John.	"	100
Watt, Mrs. Kathleen J.	"	3
Watt, Mrs. Kathleen J., in trust.	"	1
Waugh, W. J.	Hamilton.	20
Webb, Miss Rachel P., Treasurer, Ministering Children's League.	Quebec.	4
Webb, Tom.	St. Catharines.	10
Welch, Miss Catherine.	Quebec.	7
Wells, Mrs. Emma D.	Vicksburg, Miss.	20
Werdebaugh, Miss Fanny M.	Pittsburgh.	8
Werdebaugh, Miss Matilda P.	"	8
Werry, F. W. O.	Saranac Lake, N.Y.	7
Westland, W. S.	London, Ont.	10
Wethey, A. Harvey.	Salt Lake City, Utah.	1
Wethey, Arthur H.	London, Eng.	5
Wethey, Arthur H., and Ed. Hay, Trustees.	Toronto.	48
Wethey, Francis V. V.	Hanover, N.H.	2
Wheeler, Mrs. Anne Long.	St. Paul, Minn.	100
Wheelihan, John D.	Campbellville, Ont.	60
Whelan, Mrs. Anna M.	Donnybrook, Ireland.	25
Whitby, Oliver R.	Paris, Ont.	49
Whitcomb, Ernest M.	Amherst, Mass.	10
White, Charles A.	Humberstone, Ont.	10
White, Joseph.	Toronto.	25
White, Mrs. Julia M.	Humberstone, Ont.	16
White, Karl F.	"	3
White, R. S., and Wm. Maynard, Trustees Estate John Cotton.	Stratford.	9
Whitehead, Alfred B.	Quebec.	42
Whitehead, A. W.	"	42
Whitehead, B. I.	"	42
Whitehead, J. L.	"	42
Whitehead, William M.	Toronto.	25
Whiteman, Mrs. Rhoda.	Humberstone, Ont.	8
Whitney, E. C.	Ottawa.	175
Whittell, Herbert.	Southport, Eng.	30
Whittell, Herbert, and Mary Mason, in trust.	"	32
Whyborn, Mrs. Mary R.	Syracuse, N.Y.	5
Whyte, Mrs. E. Irene.	Toronto.	18
Wickett, Exors. Estate John.	Port Hope.	25
Wickett, Thomas.	"	30
Wickham, Edward.	Toronto.	7
Wickson, Frederick.	"	15
Wicksteed, Henry K.	"	50
Widden, Mrs. Elizabeth.	Port Perry.	5
Wigle, C. A.	Warton, Ont.	7
Wigle, E. R.	Goderich, Ont.	3

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Wilkie, Executors Estate Mrs. Angelica..	Quebec.....	48
Wilkie, Arthur B., Major.....	Toronto.....	16
Wilkie, C. S.....	".....	17
Wilkie, D. R., in trust for Mrs. A. C. C.	".....	24
Ross.....	".....	3
Wilkie, Miss Mary.....	Quebec.....	3
Will, Colonel George.....	Halifax, N.S.....	10
Williams, Robert.....	Oshawa, Ont.....	35
Willis, Mrs. Janet W.....	Banff, Alta.....	3
Willson, Mrs. Elizabeth.....	New York.....	12
Willson, Herbert.....	Wilkie, Sask.....	5
Willson, Mrs. Letitia D.....	".....	1
Wilson, Executors and Trustees Estate		
C. S.....	Picton, Ont.....	15
Wilson, J. A.....	Toronto.....	7
Wilson, James O.....	St. Catharines.....	9
Wilson, John G.....	Chicago, Ill.....	20
Wilson, Mrs. Mary J.....	Toronto.....	65
Wilson, Richard W.....	Cobourg.....	5
Wilson, Sarah M., and Canada Permanent		
Trust Co., Trustees.....	Toronto.....	31
Wilson, W. R.....	Fernie, B.C.....	11
Winger, Mrs. Mary A.....	Ridgeway.....	5
Wise, Mrs. Clara J.....	Redlands, Cal.....	15
Wishart, John, M.D.....	London, Ont.....	10
Wismer, Mrs. Asenath R.....	Humberstone.....	15
Wiswell, Mrs. Mary H.....	Halifax, N.S.....	8
Wood, Miss Alixe I.....	Toronto.....	5
Wood, Mrs. Bertha S.....	Hamilton.....	60
Wood, E. C. F., Administrator Estate		
M. G. B. Wood.....	Montreal.....	5
Wood, Mrs. Isabella A.....	Toronto.....	10
Wood, J. Douglas.....	".....	5
Wood, John R.....	Fergus.....	6
Wood, Miss Mary J.....	Toronto.....	4
Woodruff, Miss Ann H.....	Chicago, Ill.....	6
Woodruff, Trustee Estate Richard.....	St. Catharines.....	60
Woods, Mrs. Henrietta M.....	Winnipeg.....	4
Woods, James W.....	Toronto.....	50
Workman, Miss Catharine G.....	St. Catharines.....	1
Workman, Mrs. Jane.....	".....	11
Workman, Mrs. Jane, in trust.....	".....	6
Worrell, John A.....	Toronto.....	7
Wragg, Mrs. Amelia.....	Hamilton.....	7
Wright, Henry J.....	Toronto.....	10
Wright, Thos.....	".....	15
Wright, W. Hennell.....	Aylesbury, Eng.....	3
Wurtele, Ernest F.....	Quebec.....	5
Young, Mrs. Bertha.....	Montreal.....	10
Young, Mrs. Cora G.....	Ridgeway.....	7
Young, James A.....	Toronto.....	25
Young, John.....	Ridgeway.....	7
Young, Wm. Sanborn.....	Chicago, Ill.....	25
Zeidler, Carl.....	Toronto.....	10

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